

SPLOŠNI POGOJI ZA CORIS ZAVAROVANJE V TUJINI 01-TH MULTI_03/2023

1. ČLEN UVODNE DOLOČBE

(A) Splošni pogoji CORIS zavarovanja v tujini (v nadaljevanju: Splošni pogoji), ki vključujejo Preglednico zavarovalnih kritij, so sestavni del zavarovalne pogodbe, sklenjene med zavarovalcem in zavarovalnico. Zavarovalnica ali predstavnik zavarovalnice lahko brez navajanja razlogov zavrneta sklenitev zavarovalne pogodbe.

(B) Izrazi v teh pogojih pomenijo:

Akutna bolezen: se izkazuje z akutnimi kliničnimi simptomi, vključno z bolečinami in potrebuje takojšnje zdravljenje. Diagnosticira jo zdravstvena ustanova, kjer je tudi ustrezno dokumentirana.

Asistenca: pomoč v primeru akutne bolezni ali telesne poškodbe v času nahajanja v tujini.

Asistenčna družba: Assistance CORIS, d.o.o., Ulica bratov Babnik 10, 1000 Ljubljana, Slovenija, ki je tudi predstavnik zavarovalnice.

Družinski član: Zakonec, izvenzakonski partner (zunajzakonska zveza mora biti uradno registrirana na skupnem bivališču vsaj 3 mesece pred sklenitvijo pogodbe o zavarovanju), starši (vključujoč mačeho in očima), stari starši, vnuki, starši partnerja, bratje in sestre (vključno s polbrati in polsestrami), sin/hči, pastorki in pastorko, posvojeni otroci ali rejniki zavarovanca.

Država bivališča / domovina: država, kjer ima zavarovanec uradno prijavljeno stalno bivališče.

Nezgodna / nezgodno: Je nepredviden in nenaden dogodek, ki izvira iz zunanjega vira, ki se je zgodil proti volji zavarovanca v času veljavnosti police in je povzročil telesno poškodbo ali smrt zavarovanca.

Nujna medicinska nega ali zdravljenje: Nujna oskrba ali zdravljenje, potrebno za zdravstveno stanje, ki se izkazuje z akutnimi kliničnimi simptomi (vključno z bolečinami), pri katerih je razumno pričakovati, da bi odsotnost takojšnje medicinske pomoči:

- pomenila resno okvaro telesne funkcije; ali
- resno ogrozila zdravje pacienta;

• resno poslabšala delovanje katerega koli organa ali dela telesa. To vključuje stroške zdravljenja tudi v primeru akutnega poslabšanja kronične bolezni iz 6. člena tč. 2.3. **Odbitna franšiza:** soudeležba zavarovanca ob izplačilu zavarovalnine.

Polica: listina o sklenjeni zavarovalni pogodbi za CORIS zavarovanje v tujini, ki jo je izdala zavarovalnica zavarovancu, ki potuje v tujino.

Prej obstoječe zdravstveno stanje: Je bolezen ali skupina znakov ali simptomov, ki so ali pa še niso bili diagnosticirani ali zdravljeni, ali so se pojavili in niso bili v celoti odpravljeni pred začetkom veljavnosti zavarovalne pogodbe oziroma pred odhodom v tujino.

Premija: znesek, ki ga zavarovalec plača zavarovalnici po zavarovalni pogodbi.

Redni prevoz: Prevoz na redni liniji zračnega, morskega, rečnega, cestnega ali železniškega prometa.

Resno zdravstveno stanje: Pojav resne telesne poškodbe ali hude bolezni v času trajanja zavarovanja, ki zahteva zdravljenje ali kirurško obravnavo družinskega člana in njegovo hospitalizacijo za vsaj 72 ur.

Teroristično dejanje / Teroristični napad: Teroristično dejanje je vsako dejanje nasilja ali dejanje, ki ogroža človeško življenje, premoženje ali nepremično premoženje ali infrastrukturo s silo, nasiljem ali grožnjo in ki se izvaja v politične, verske,

ideološke ali podobne namene in je namenjeno vplivu ali vpliva na vlado katere koli države, ter katerega namen je povzročiti strah ali, ki povzroči strah v javnosti ali med deli le-te. Teroristično dejanje je dejanje, ki se izvaja neodvisno ali v povezavi s katero koli organizacijo ali državnim organom.

Tujina: področje, kjer zavarovalnica zavarovancu v skladu z zavarovalno pogodbo nudi zavarovalno kritje. Za tujino se ne šteje država, kjer ima zavarovanec stalno bivališče.

Upravičenec: oseba, ki je upravičena do zavarovalnine oz. povračila stroškov v primeru nastanka zavarovalnega primera.

Začasna popolna invalidnost: je opredeljena kot začasna nezmožnost zaradi nesreče, ki zavarovani osebi preprečuje opravljanje katerega koli poklica, kar potrdi zdravnik v matični državi.

Zavarovalec: oseba, ki sklene zavarovalno pogodbo.

Zavarovalna pogodba: pogodba, ki jo skleneta zavarovalec in zavarovalnica in je sestavljena iz police in teh pogojev.

Zavarovalnica: Zurich Insurance PLC, Belgium Branch Corporate Village – Building Caprese, 5 th Floor, Da Vincilaan 5, 1930 Zaventem, Belgium.

Zavarovalnina: znesek, ki ga zavarovalnica plača v okviru določil zavarovalne pogodbe zavarovancu.

Zavarovalni primer: nenaden, nepričakovan in nepredvidljiv dogodek, ki ga krije to zavarovanje in nastopi v obdobju trajanja tega zavarovanja.

Zavarovanec: oseba, katere premoženjski interes je zavarovan in je navedena na polici.

Zlom kosti: je zlom v celotni debelini kosti in mora biti razviden iz rentgenske slike. Če zloma ni možno preveriti z rentgenskim slikanjem, ga mora potrditi zdravnik, v roku največ 7 dni od datuma poškodbe oz. 3 dni od povratka v domovino vendar ne več kot 7 dni po poškodbi. Manjše razpoke, nalomi, delni odlomi ali patološki zlomi so izključeni iz kritja.

2. ČLEN: ZAVAROVANE OSEBE

(A) Pri **posameznem zavarovanju** je zavarovanec oseba, ki je navedena na polici.

(B) Pri **družinskem zavarovanju** so zavarovanci osebe, ki so navedene na polici in živijo v skupnem gospodinjstvu ter so med seboj v družinskem razmerju: zakonec ali partner iz druge pravno priznane skupnosti in njihovi otroci, pastorki ali posvojenci do 26. leta starosti.

(C) Pri **skupinskem zavarovanju** so zavarovanci vse osebe, ki so navedene na polici oziroma v prilogi k polici in predstavljajo skupino. Skupina pomeni 7 ali več oseb, ki skupaj odhajajo na isto destinacijo v tujino. Če je manj kot 7 oseb, se uporabljajo določila za posamezno zavarovanje, če ni drugače dogovorjeno.

(D) Zavarovanci po teh pogojih so lahko le osebe do dopolnjenega 75. leta starosti. Z ustreznim doplačilom na premijo se lahko zavarujejo tudi osebe, starejše od 75 let.

(E) Zavarovalec ne more biti oseba, ki ji je odvzeta popolna poslovna sposobnost, in duševno motena oseba.

3. ČLEN: TRAJANJE ZAVAROVANJA

(A) Zavarovalno kritje se začne ob 00.00 tistega dne, ki je v polici naveden kot začetek zavarovanja in preneha ob 24.00 tistega dne, ki je v polici naveden kot dan prenehanja zavarovanja.

(B) Pri celoletnem zavarovanju za večkratne odhode v tujino

zavarovanje velja za neomejeno število odhodov v tujino v enem zavarovalnem letu, s tem da posamezno zadrževanje v tujini ne sme trajati več kot 90 dni. Pri celoletnem zavarovanju za začasno bivanje v tujini te omejitve ni.

(C) Zavarovanje je potrebno skleniti pred odhodom zavarovanca v tujino. Če se ob sklenitvi zavarovanec nahaja v tujini, zavarovalno kritje po teh pogojih začne veljati za primer poškodbe po preteku 1 dne, za primer bolezni pa 3 dni od dneva sklenitve zavarovanja. Če zavarovanec zavarovanje obnavlja ali podaljšuje iz tujine, mora to urediti najmanj 3 dni pred potekom obstoječega zavarovanja, sicer šteje, kot da sklepa zavarovanje na novo.

4. ČLEN: KRAJ ZAVAROVANJA

Zavarovalno kritje je veljavno samo v tujini – to je izven območja države, kjer ima zavarovanec prijavljeno stalno bivališče, z izjemo Člena 6, točka 3.8. Kritje zloma kosti. Za osebe, ki imajo prijavljeno stalno bivališče v drugi državi, velja klavzula navedena na Polici.

5. ČLEN: VELJAVNOST ZAVAROVANJA

(A) Zavarovalna pogodba je sklenjena, ko pogodbenika podpišeta zavarovalno polico ali potrdilo o kritju. S podpisom pogodbe in/ali plačilom premije zavarovalec sprejema Splošne pogoje zavarovanja in morebitna dodatna določila na zavarovalni polici.

(B) Če je dogovorjeno, da je treba premijo plačati:

1. ob sklenitvi pogodbe in je bila premija plačana, začne teči obveznost zavarovalnice, da izplača v pogodbi določeno zavarovalnino, na dan, ki je v pogodbi določen kot dan začetka zavarovanja;
2. ob sklenitvi pogodbe in premija ni bila plačana, začne teči obveznost zavarovalnice, da izplača v pogodbi določeno zavarovalnino, ob 00.00 naslednjega dne, ko je premija plačana.

(C) V primeru sklepanja pogodbe na daljavo je zavarovalna pogodba sklenjena s plačilom premije, kar zavarovalec dokazuje s potrdilom o plačilu premije. Podpis zavarovanca na zavarovalni polici ni potreben.

6. ČLEN: OBSEG KRITJA

Zavarovanje nudi naslednja kritja:

1. STORITVE CORIS ASISTENČNEGA CENTRA:

- dostopnost CORIS asistenčnega centra 24 ur na dan 7 dni v tednu,
- organizacijo nujne zdravstvene pomoči,
- organizacijo nujnih zdravstvenih prevozov zavarovanca,
- obveščanje zavarovanca in njegovih najbližjih,
- telefonske stroške za nujne klice na CORIS.

2. NUJNE STROŠKE:

Svetujemo, da ima zavarovanec, ki potuje v državo Evropske unije, s seboj tudi evropsko kartico zdravstvenega zavarovanja (EHIC), ki evropskim državljanom omogoča koriščenje ugodnosti iz zdravstvenih sporazumov med državami članicami Evropske unije.

2.1 Medicinska oskrba in obisk zdravnika

Kriti so stroški nujne medicinske oskrbe in obisk zdravnika, ki so posledica nezgode ali bolezni zavarovanca v tujini.

2.2 Zdravljenje

Kriti so stroški nujnega zdravljenja, ki so posledica nezgode ali bolezni zavarovanca v tujini. Obsegajo zdravljenje do dne, ko zdravstveno stanje zavarovanca le temu dovoljuje prevoz v domovino, kjer bo nadaljeval z zdravljenjem.

2.3 Akutno poslabšanje kroničnih bolezni

Kriti so stroški nujnega zdravljenja, prevoza, zdravil in vsi drugi stroški iz kritij zdravstvenega zavarovanja do omejenega zneska, navedenega v Preglednici zavarovalnih kritij. Za namene te police ima kronična bolezen vsaj eno od naslednjih karakteristik:

- » potrebuje trajno ali dolgoročno spremljanje s posvetovanji, pregledi, obiski pri zdravniku in / ali preiskavami;
- » potrebuje stalni ali dolgoročni nadzor ali lajšanje simptomov;
- » zahteva rehabilitacijo ali pa zavarovančevo usposobljenost za obvladovanje bolezni;
- » trajanje bolezni ni določljivo;
- » nima znanega zdravila;
- » se ponavlja ali je verjetno, da se bo ponovila.

V zvezi s kroničnimi boleznimi po tej polici ni nobenega drugega kritja.

2.4 Duševne in vedenjske motnje

Nujna medicinska oskrba, prevoz, zdravila in vsi drugi stroški iz kritij zdravstvenega zavarovanja so v zvezi z akutnim poslabšanjem ali novo nastalo epizodo duševne motnje (npr. panični napad / anksioznost) kriti do omejenega zneska navedenega v Preglednici zavarovalnih kritij. V zvezi z duševnimi motnjami po tej polici ni nobenega drugega kritja.

2.5 Zdravila in zdravniški pripomočki

Vključeni so stroški zdravil in zdravniških pripomočkov, izdanih na zdravniški recept ali predpisanih na zdravniškem izvidu, potrebnih za zdravljenje nujnega akutnega zdravstvenega stanja.

2.6 Nujne zobozdravstvene storitve

V kritje so vključeni nujni stroški za zobozdravstveno pomoč, ki je potrebna za odpravo akutne bolečine zaradi bolezni ali sveže poškodbe zobovja, vključno z ekstrakcijo zoba. To pa ne vključuje stroškov za dokončno zdravljenje, ki bi odpravilo zobozdravstveni problem.

3. DODATNE STROŠKE:

3.1 Prevoz do najbližje bolnišnice in nazaj

Vključeni so stroški prevoza zavarovanca do najbližje bolnišnice ali klinike in nazaj do prvotne lokacije v tujini.

3.2 Prevoz v domovino

Kriti so stroški prevoza obolelega ali poškodovanega zavarovanca v domovino, če mu zdravstveno stanje to dopušča, s tem da se predhodno pridobi soglasje CORIS asistenčne družbe in se zavarovanec iz zdravstvenih razlogov ne more vrniti v domovino na način, kot je to prvotno nameraval.

3.3 Prevoz in bivanje za osebo, ki ostane v spremstvu zavarovanca

Kriti so dodatni stroški prevoza v domovino in stroški nastanitve za osebo, ki na zahtevo oziroma po priporočilu lečече zdravnika ostane v spremstvu zavarovanca oziroma stroški prevoza ožjega sorodnika iz domovine do kraja hospitalizacije, če zavarovancu ni mogoče zagotoviti drugačnega spremstva ob povratku v domovino. Če je zavarovanec mladoletna oseba, se krijejo dodatni stroški prevoza v domovino in stroški nastanitve za osebo, ki ostane v spremstvu zavarovanca, ne glede na to ali je spremstvo priporočil lečечи zdravnik.

3.4 Spremstvo in prevoz mladoletnega otroka

Kriti so stroški prevoza zavarovančevega otroka, mlajšega od 18 let, do stalnega bivališča, kot tudi stroški prevoza njegovega spremljevalca v primeru zavarovančeve hospitalizacije ali smrti, če otrok ostane brez spremstva odrasle osebe.

3.5 Prevoz družinskega člana

Kriti so stroški obiska zavarovanca. Vključeni so stroški povratne vozovnice za javni prevoz (ekonomski razred) za enega družinskega člana, če se zavarovanec iz zdravstvenih razlogov ne more vrniti v domovino in je hospitaliziran več kot 7 dni iz razlogov, kritih po teh pogojih.

3.6 Prevoz posmrtnih ostankov v domovino zavarovanca

Kriti so stroški prevoza posmrtnih ostankov zavarovanca iz tujine v domovino.

3.7 Povratek v domovino v primeru smrti ali resnega zdravstvenega stanja družinskega člana

V primeru smrti ali resnega zdravstvenega stanja družinskega člana so kriti stroški organizacije vrnitve zavarovanca v domovino. Kriti so stroški prestavitve letalske karte oz. povratnega rednega poleta (ekonomski razred), če prestavitev ni možna ali ni možna vožnja z vlakom (1. razred).

3.8 Kritje zloma kosti

Če zavarovanec plača ustrezno premijo za primer zloma kosti, mu bo zavarovalnica v primerih, ko zavarovanec v času bivanja v tujini utрпи zlom kosti izplačala odškodnino, navedeno v Preglednici zavarovalnih kritij. Kritje je omejeno na en (1) zlom v času trajanja zavarovanja. Če zavarovanec utрпи več zlomov hkrati, je najvišji znesek, ki ga plača zavarovalnica 500€.

Če je pri celoletnem zavarovanju plačana dodatna premija, je kritje zloma kosti podano tudi v državi stalnega bivališča zavarovanca ob upoštevanju izključitev navedenih v točki (C) 8. členu teh pogojev.

Zlom katere koli kosti (z izjemo prstov ter nosu)	500 €
Zlom prsta na nogi ali roki in zlom nosu	200 €

Stroški, navedeni v točkah od 3.3 do 3.7., 6. členu, se ne vrnejo brez predhodnega soglasja CORIS-a.

4. DODATNA KRITJA:

4.1 Preklic rednega prevoza ali zamuda na povezovalni let

Če je vaš redni prevoz preklican ali če ste zaradi neustreznih vremenskih razmer, stavke ali mehanske okvare pri predhodnem letu zamudili naslednji (povezovalni) let in čakanje do naslednjega leta traja več kot šest (6) ur, so kriti stroški, nastali po tem času, in sicer za: nastanitev, prevoz do najbližje nastanitve, restavracijski obrok, brezalkoholne napitke in nujne telefonske klice, a le ob predložitvi originalnih računov, izdanih v času med prvotno načrtovanim odhodom leta in dejanskim časom odhoda.

Ta zavarovalna pogodba ni namenjena kritju stroškov, ki jih obravnava Uredba ES 261/2004 ali njene spremembe in dopolnitve. Če je let zavarovanca prestavljen ali preklican, mora zavarovana oseba najprej stopiti v stik z letalsko družbo in pridobiti pojasnilo, katere stroške v skladu z Uredbo pokriva letalska družba.

4.2 Izguba / kraja prtljage

a) Če se zavarovancu, ki je v tujini, med prevozom izgubi njegova prtljaga ali je ta ukradena, mu pripada zavarovalnina kot nadomestilo za nastalo škodo. Za izplačilo zavarovalnine mora zavarovanec predložiti natančen opis lastnine skupaj z datumom nakupa in vrednostjo. Znesek za izplačilo zavarovalnine je odvisen od vrednosti prtljage, izkazane z računi oz. na podlagi cen, veljavnih na dan nastanka zavarovalnega primera.

Opomba: Za izplačilo zavarovalnine za prenosne mobilne naprave (telefoni, tablice ipd.), se upošteva znesek, ki ga je zavarovanec za prenosno mobilno napravo dejansko plačal (upoštevajo se tudi razne akcije, vezave naročniškega razmerja ipd.).

b) Za prtljago se štejejo predmeti, namenjeni osebni rabi, ki jih ima zavarovanec s seboj v tujini, ki so pod stalnim nadzorom, in so bili zavarovancu:

- » odtujeni (tatvina/rop), vendar le v primeru, da je dogodek prijavljen policiji najkasneje v roku 24 ur in zavarovanec o tem predloži zavarovalnici policijski zapisnik;
- » izgubljeni med transportom, za katerega je odgovorna tretja oseba, vendar le ob predložitvi potrdila prevoznika, da je prtljaga dokončno izgubljena in da je iskanje zaključeno. Vsako povračilo, prejeto od prevoznika, se odšteje od zneska terjatve.

4.3 Zamuda prtljage / rednega prevoza

Če prtljaga / redni prevoz zavarovanca zamuja več kot 4 ure, so kriti stroški, in sicer v primeru:

a) če pride do zamude rednega prevoza, so kriti stroški za restavracijski obrok in osvežilne brezalkoholne napitke, nastali v času med prvotno načrtovanim odhodom in dejanskim časom, ob predložitvi originalnih računov in potrdila prevoznika o zamudi;

b) če pride do zamude prtljage, so kriti stroški za nakup nujno potrebnih oblačil/obutve, zdravil in toaletnih potrebščin, ki nastanejo po 4 urah zamude, ob predložitvi originalnih računov in potrdila letalskega prevoznika o zamudi, in sicer samo v primeru, če pride do zamude prtljage v tujini.

4.4 Izguba / kraja osebnih dokumentov

Če zavarovanec izgubi ali so mu bili odtujeni (tatvina/rop) uradni osebni dokumenti, potrebni za povratno potovanje (potni list in/ali osebna izkaznica), so kriti stroški izdelave novih uradnih osebnih dokumentov. V primeru kraje osebnih dokumentov mora zavarovanec dogodek prijaviti policiji.

4.5 Pravna pomoč

CORIS bo zavarovancu organiziral pravno pomoč, tako da mu bo zagotovil imena in naslove odvetnikov in odvetniških pisarn za njegovo pravno obrambo v primeru, da je zavarovanec sodno preganjan zaradi kazenske ali civilne odgovornosti po pravu, veljavnem v državi potovanja, in sicer v zvezi s škodo, ki jo je zavarovanec iz malomarnosti povzročil tretjim osebam, ali za nenamerno kršenje oziroma nenamerno nespoštovanje zakonov ali lokalnih administrativnih predpisov v zasebni življenjski situaciji. Stroški za začetno posvetovanje z odvetnikom so kriti do omejitve, navedene v preglednici zavarovalnih kritij. Stroški za pravno obrambo zavarovanca niso kriti.

4.6 Predujem varščine

Če je zavarovanec dolžan lokalnim oblastem plačati kazensko varščino, bo CORIS zanj založil varščino, vendar največ do višine zneska, ki je naveden v Preglednici zavarovalnih kritij. Zavarovanec mora pred nakazilom varščine podpisati zavezo za vračilo tega zneska. Ta znesek je zavarovanec dolžan povrniti v roku 30 dni po prejetju računa s strani CORIS-a.

4.7 Nujno nakazilo denarja

Če zavarovanec na CORIS pošlje prošnjo za pomoč za dogodek, ki je krit po teh pogojih, in mora ob tem dogodku plačati tudi nepredvidene stroške, bo CORIS zavarovancu na njegovo prošnjo nakazal zahtevani znesek denarja v lokalni valuti, vendar največ do zneska, ki je naveden v Preglednici zavarovalnih kritij. Znesek zanj mora biti vnaprej plačan CORIS-u, medtem ko bo stroške samega nakazila krila zavarovalnica. V nasprotnem primeru nakazilo ne bo izvršeno.

4.8 Nezgodna smrt

Če zavarovanec v času nahajanja v tujini umre za posledicami nezgode, bo zavarovalnica izplačala znesek zavarovalnine dediču zavarovanca. Zavarovalno kritje za primer nezgodne smrti zavarovanca ni veljavno v primeru, če je zavarovanec ob nastanku zavarovalnega primera mlajši od 14 let, zato so vse obveznosti zavarovalnice v zvezi s tem iz zavarovanja izključene.

4.9 Kritje za primer terorizma

Če se med bivanjem v tujini zavarovanec poškoduje zaradi terorističnega napada, bo zavarovalnica plačala za nujno medicinsko oskrbo ali zdravljenje, do zavarovalnega kritja iz preglednice zavarovalnih kritij.

Kritje za primer terorizma ni zagotovljeno, če zavarovanec potuje v Afganistan, DR Kongo, Irak, Iran, Izrael (zahodni breg in Gaza), Libija, Nigerija, Somalija, Sudan, Sirija, Jemen ali drugo državo ali območje, za katero je uradni vladni organ pred potovanjem le-to odsvetoval.

(A) Skupni znesek stroškov na osebo, vključno s stroški, ki so z medicinskega stališča upravičeni, navedeni v odstavku A tega

člena, za vse zavarovalne primere, ki nastanejo v času trajanja zdravstvenega zavarovanja, ne sme presegati zneska v Preglednici zavarovalnih kritij, navedeni na koncu teh pogojev. Ne glede na navedeno je zavarovalno kritje za stroške zdravljenja akutnega poslabšanja kroničnih bolezni, duševnih in vedenjskih motenj, nujnih zobozdravstvenih storitev ter stroškov, navedenih v 4. točki, odstavka A tega člena, podano le do omejenega zneska navedenega v Preglednici zavarovalnih kritij za ta zavarovalna kritja.

(B) Zavarovalnica in CORIS na noben način ne odgovarjata za ravnanja izvajalcev storitev, ki se organizirajo in plačajo v okviru zavarovalnega kritja po teh pogojih. Odgovornost zavarovalnice ali asistenčne družbe za morebitno nekakovostno izvedbo del ali storitev s strani posameznih izvajalcev je izključena.

(C) Zavarovanec mora z vso skrbnostjo paziti, da preprečuje izgube, škodo, nezgode, telesne poškodbe ali bolezni. Prav tako mora varovati, hraniti in/ ali poiskati svojo lastnino ter po svojih močeh omejiti stroške.

5. RAZŠIRJEN NEZGODNI PAKET

Naslednja kritja veljajo le, če ste se odločili za dodatni paket in razširitev zavarovanja za primer nesreče ter plačali ustrezno premijo. Ta nadomestila se izplačajo poleg glavnih kritij.

5.1 Nezgodna smrt

Glej točko 4.8. tega člena.

5.2 Medicinski stroški

Zavarovalnica krije stroške nadaljnjega zdravljenja v državi stalnega prebivališča kot posledica nesreče med bivanjem v tujini do višine, ki je navedena v Preglednici zavarovalnih kritij. To je lahko pregled pri specialistu, fizioterapija ali nakup medicinskih pripomočkov (npr. bergle). Odbitna franšiza znaša 50€. Zdravstveni stroški v primeru nezgode, ki nastanejo kasneje kot 12 mesecev po nezgodi, ne morejo biti povrnjeni.

5.3 Zlom kosti

Glej točko 3.8. tega člena.

5.4 Nadomestilo za hospitalizacijo

Če je zavarovanec zaradi nezgode med bivanjem v tujini sprejet v bolnišnico za več kot 48 ur, bomo za vsak nadaljnji dan hospitalizacije (od vključno 3. dneva dalje), vendar največ za 10 dni, izplačali znesek, ki je naveden v Preglednici zavarovalnih kritij.

5.5 Začasna popolna invalidnost

Če zavarovanec zaradi nesreče v tujini utрпи začasno popolno invalidnost, ki traja več kot 30 dni (odbitna franšiza), izplačamo znesek, naveden v Preglednici zavarovalnih kritij za vsakih nadaljnjih 30 dni, vendar ne več kot 3 mesece. Začasna popolna invalidnost mora biti potrjena s strani pooblaščenega zdravnika v državi stalnega prebivališča. Če je trajanje zahtevka krajše od celega meseca, bomo izplačali sorazmerno nadomestilo. Primer:

Čas začasne popolne invalidnosti: 45 dni

Odbitna franšiza: 30 dni

Izplačilo nadomestila: 15 dni = 50 % zneska, navedenega v Preglednici zavarovalnih kritij.

Ko je nadomestilo izplačano za 3 polne mesece, nadaljnja izplačila nadomestila zaradi iste nesreče niso več možna. Za upravičenost do novega zahtevka mora biti zavarovanec zdrav in delati najmanj 30 dni, da je upravičen do izplačila za novo nesrečo in z njo povezano začasno popolno invalidnostjo.

Zavarovana oseba v zavarovanem obdobju ne more prejeti več kot 6 mesecev izplačila nadomestila.

7. ČLEN SPLOŠNE IZKLJUČITVE

(A) V celoti so izključene vse obveznosti zavarovalnice, če je

primer nastal kot posledica:

1. aktivnega služenja zavarovanca v oboroženih silah;
2. aktivnega sodelovanja zavarovanca v vojni (razglašeni ali nerazglašeni), invaziji, dejanju tujega sovražnika, sovražnosti, državljanski vojni, terorizmu, uporu, izgredu, revoluciji, javnem shodu, zborovanju ali vstaji;
3. zavarovančevega samomora ali poskusa samomora;
4. dogodkov, ki so na kakršen koli način povezani z zavestnim samopoškodovanjem zavarovanca ali povzročitvijo bolezni, brezumnim ravnanjem, prekomernim uživanjem alkohola, zlorabo drog ali drugih prepovedanih snovi oziroma z lastno izpostavitvijo nepotrebni nevarnosti (razen v primeru poskusa rešitve človeškega življenja);
5. vožnje motornih in drugih vozil brez ustreznih uradnih dovoljenj;
6. namernega kriminalnega ali naklepnega kaznivega dejanja zavarovanca;
7. dogodkov, ki so vezani na kakršen koli prispevek pri uporabi, sprostitvi ali grožnjah s kakršnim koli jedrskim orožjem ali napravami, kemičnimi ali biološkimi snovmi, kot tudi zahtevkov za stroške, ki so na kakršen koli način povzročeni ali h katerim so prispevala dejanja vojne, uporov, vstaj ali nemirov;
8. radioaktivnih sevanj, epidemije, pandemije.
9. Posebne / nadstandardne storitve, kot je enoposteljna soba, TV, itd v bolnišnici; posebne nastanitve, izredni prevozi, itd.

(B) Zavarovanje tudi ne nudi asistenc in ne krije stroškov za dogodke, ki nastanejo kot posledica:

1. priprave ali udeležbe:
 - na avto-moto tekmovanjih, pri vožnjah po dirkališčih in pripadajočih treningih ter rekreativni udeležbi;
 - v športnem letalstvu, padalstvu, pri letenju z zmaji, z jadralnimi letali;
 - pri alpinizmu;
 - pri jamarstvu
2. rekreativne udeležbe:
 - pri planinarjenju in trekingu nad 3.000 metrov nadmorske višine, če to v polici ni posebej dogovorjeno;
 - pri potapljanju in podvodnem ribolovu, če to v polici ni posebej dogovorjeno;
 - pri kajtanju (kitesurfing, kiteboarding), če to v polici ni posebej dogovorjeno;
 - pri smučanju in deskanju na snegu izven urejenih smučišč ali heliskiingu, če to v polici ni posebej dogovorjeno;
 - pri prostem plezanju, če to v polici ni posebej dogovorjeno;
 - pri spustu s kolesi (downhill), če to v polici ni posebej dogovorjeno;
 - na drugih športnih tekmovanjih in treningih, če to v polici ni posebej dogovorjeno;
3. izvajanja ekstremnega športa ali dogodki, ki so v neposredni zvezi s še posebej nevarno dejavnostjo, če je le ta povezana z nevarnostjo, ki precej presega običajno tveganje pri nahajanju v tujini;
4. nastopa na ekspedicijah v neosvojena ali neraziskana področja;
5. telefonskih stroškov, razen nujnih klicev na CORIS;
6. stroškov za katere v teh pogojih ni izrecno navedeno, da je zanje podano zavarovalno kritje;
7. telesne poškodbe, bolezni, smrti, izgube, stroškov ali kakršne koli druge obveznosti, povezane z virusom HIV (Human Immunodeficiency Virus) ali aidsom (Acquired Immune Deficiency Syndrome) oziroma kakršnim koli podobnim drugim sindromom, ne glede na to, kako se imenuje, razen če se zavarovanec okuži med medicinsko preiskavo, preizkusom ali

zdravljenjem (vendar le, če to ni povezano z zlorabo drog ali spolno prenosljivimi boleznimi).

(C) Zavarovalnica ne krije stroškov v naslednjih primerih:

1. če zavarovanec ne spoštuje navodil za uveljavljanje pravic iz CORIS zavarovanja v tujini;
2. če se zavarovanec na zahtevo zavarovalnice ali CORIS-a ne pusti pregledati zdravniku, ki ga imenuje zavarovalnica ali CORIS;
3. za storitve, ki jih nudi kateri koli izvajalec, ki ni pogodbeni partner CORIS-a ali CORIS zanj ni jamčil, ter za storitve, opravljene brez pooblastila in/ali udeležbe oz. odobritve CORIS-a;
4. če so posledica dejstva, da zavarovanec ni z vso dolžno skrbnostjo pazil, da bi preprečil izgubo, škodo, nezgode, telesne poškodbe ali bolezni sebe ali svojo lastnine;
5. ki bi jih zavarovanec moral plačati tudi, če se dogodek, v katerem je posredoval CORIS, ne bi bil zgodil.

(D) Izključene so vse obveznosti zavarovalnice v primeru dajanja neresničnih podatkov zavarovalca oziroma zavarovanca o trajanju zadrževanja v tujini, o okoliščinah poškodbe ali vrsti bolezni, ne-razkrivanja katerih koli pomembnih dejstev ter kakršnih koli prevar ali ponaredb.

(E) Od CORIS-a se ne more zahtevati, da zagotovi zavarovancu storitve, kadar se le-ta nahaja na območju, kjer obstaja tveganje vojne, političnih ali drugih okoliščin, ki bi takšne storitve onemogočile ali pa bi bile upravičeno neizvedljive.

8. ČLEN POSEBNE IZKLJUČITVE

(A) Poleg splošnih izključitev iz 7. člena teh pogojev veljajo za zavarovalna kritja, ki se nanašajo na zdravljenje, nujne zobozdravstvene storitve, zdravila in zdravniške pripomočke ter prevoz v domovino, še naslednje posebne izključitve, ki se nanašajo na naslednja zdravljenja, postavke, pogoje, dejavnosti in z njimi povezane ali iz njih izvirajoče stroške:

1. zahtevki, povezani s posledicami čezmernega uživanja alkohola, drog ipd. Če se ta dejstva ugotovijo naknadno, si zavarovalnica pridržuje regresno pravico za vse stroške, ki jih je na podlagi takšnih zahtevkov že izplačala;
2. poslabšanje prej obstoječega zdravstvenega stanja;
3. ponavljajoči izvini in izpahi ter zdravljenje poškodb, ki so nastale pred začetkom trajanja zdravstvenega zavarovanja oziroma pred odhodom v tujino;
4. zobozdravstvene storitve, razen nujne zobozdravstvene pomoči, ki je potrebna za odpravo akutne bolečine zaradi bolezni ali sveže poškodbe zobovja, vključno z ekstrakcijo zoba, do zneska navedenega v Preglednici zavarovalnih kritij;
5. prevoz za težave, ki se lahko zdravijo na kraju škodnega dogodka;
6. zdravljenje, ki ga nudi oseba, s katero zavarovanec potuje;
7. nalezljive spolne bolezni;
8. nosečnost, redni pregledi v času nosečnosti, tipične težave v času nosečnosti, porod po 37. tednu nosečnosti starosti, razen v primeru reševanja življenja matere oziroma otroka;
9. preprečevanje in prekinitve nosečnosti;
10. operacije ali zdravljenje, katerega se lahko prestavi brez kakršnih koli posledic na čas povratka v državo stalnega bivališča zavarovanca;
11. zahtevki, ki nastanejo po zaključku zadrževanja v tujini;
12. stroški optičnih pripomočkov, razen če so nastali kot posledica nujnega medicinskega primera;

13. zdravljenje, ki ga je opravil zdravnik brez uradno priznanega dovoljenja;

14. stroški, nastali zaradi zdravljenja, ki ni potrjeno z zdravniškim izvidom;

15. stroški prevoza, če se je zavarovanec po mnenju lečečega zdravnika zdravstveno sposoben vrniti v državo stalnega bivališča na prvotno načrtovani način;

16. nezgoda pri delu ali kateri koli drugi dejavnosti, pri kateri so potrebni povečani fizični napor, če to v polici ni posebej dogovorjeno;

17. duševne ali vedenjske motnje; razen kot navedeno v 6. členu, točka 2.4.,

18. dogodki, nastali med zadrževanjem v tujini, kamor se zavarovanec odpravi v nasprotju z zdravniškim nasvetom;

19. dogodki, nastali med zadrževanjem v tujini, kamor se je zavarovanec odpravil z namenom zdravljenja, oskrbe ali nege,

20. dogodki, ki so povezani s kozmetičnimi operacijami za popravo videza, razen če je kirurški poseg nujen zaradi akutne bolezni ali iznakaženosti, ki jo krije to zavarovanje.

21. zlom kosti, ki nastane kot posledica dogodka iz 7. člena, A, B in C odstavka,

(B) Poleg splošnih izključitev iz 7. člena teh pogojev veljajo za zavarovalna kritja, ki se nanašajo na preklic rednega prevoza, zamudo na povezovalni let, izgubo ali krajo prtljage, zamudo prtljage ali rednega prevoza ter izgubo osebnih dokumentov še naslednje posebne izključitve, ki se nanašajo na naslednje postavke, pogoje, dejavnosti in z njimi povezane ali iz njih izvirajoče stroške:

1. zahtevki, ki se nanašajo na dodatno opremo za vozila ali čolne;
2. predmeti, ki so nenadzorovani puščeni na kraju, ki je javno dostopen in jih je zavarovanec odložil, založil, izgubil, pozabil ali izpustil iz rok;
3. izguba ali kraja, ki ni prijavljena policiji, letalski družbi, linijski družbi ali njihovem zastopniku v roku 24 ur po odkritju in pridobitvi pisnega poročila;
4. zaplemba ali pridržanje na carini oziroma s strani drugih organov oblasti;
5. kraja predmetov iz nenadzorovanih vozil, razen če so v zaklenjenem prtljažniku in je vozilo parkirano na varovanem parkirnem prostoru ali v garaži;
6. kraja predmetov v motornem vozilu kot posledice kraje navedenega motornega vozila;
7. zahtevki zaradi izgube ali kraje iz bivališča, razen če obstajajo dokazi o nasilnem vstopu, ki ga potrdi tudi policijsko poročilo;
8. kraja prenosnega telefona, fotoaparata, kamere in prenosnega računalnika, razen če so bili zavarovancu odtujeni s silo s strani tretje osebe;
9. kraja osebnega denarja, dragocenosti in nakita, razen če so bili shranjeni v hotelskem sefu ali v zaklenjenem sobnem sefu;
10. izguba ali poškodovanje kontaktnih leč;
11. kraja blaga, ki si ga je zavarovanec izposodil, najel ali ga zakupil;
12. kibernetiski napad, devalvacija valute ali finančni primanjkljaj zaradi napak ali opustitev med bančno transakcijo;
13. stroški prevzema zamujene prtljage;
14. stroški zamude prtljage pri povratku v državo stalnega ali začasnega bivališča;
15. plačilo za prve 4 ure zamude prtljage ali rednega prevoza;
16. plačilo za prvih 6 ur preklica rednega prevoza ali zamude na povezovalni let;
17. preklic rednega prevoza ali zamuda na povezovalni let kot

posledica naravne nesreče (izbruh vulkana ali vulkanskega pepela, poplava, cunami, potres, zemeljski plaz, orkan, tornado, požar v naravi)

18. zamuda kot posledica dejstva, da zavarovanec ni prispel na mesto odhoda pravočasno zaradi neupoštevanja okoliščin, ki so mu bile znane;

19. zamuda kot posledica dejstva, da zavarovanec ni predložil ustreznih zahtevanih dokumentov;

20. zamuda, ki je nastala kot posledica začasne ustavitve ali preklica storitve s strani katerega koli uradnega organa.

(C) Poleg splošnih izključitev iz 7. člena veljajo za zavarovalna kritja, ki se posredno ali neposredno nanašajo na enoletno kritje zloma kosti tako v tujini, kakor tudi v državi stalnega prebivališča še naslednje posebne izključitve, povezane z naslednjimi stanji ali dejavnostmi in z njimi povezanimi ali iz njih izvirajočimi stroški:

- 1.** Osteoporoza;
- 2.** Profesionalno ukvarjanje s športom;
- 3.** Ekstremni športi;
- 4.** Moto šport;
- 5.** Boks in borilne veščine;
- 6.** Gorsko kolesarjenje izven urejenih poti in downhill;
- 7.** Konjeništvu;
- 8.** Plezanje in spuščanje po vrvi;
- 9.** Sodelovanje na katerem koli rekreativnem tekmovanju, pripravah ali treningih za takšno tekmovanje.

9. ČLEN: NEVARNOSTNE OKOLIŠČINE

(A) Pred sklenitvijo kakor tudi med trajanjem zavarovalne pogodbe mora zavarovalec prijaviti zavarovalnici vse okoliščine, ki so pomembne za ocenitev nevarnosti in so mu bile znane ali mu niso mogle ostati neznanne. Za okoliščine, ki so pomembne za ocenitev nevarnosti, štejejo zlasti okoliščine, ki so zavarovalcu znane in na podlagi katerih je določena in obračunana premija, kakor tudi tiste, ki so navedene v zavarovalni pogodbi. Te okoliščine lahko zavarovalec in zavarovalnica določita tudi skupaj.

(B) Zavarovalec mora omogočiti zavarovalnici pregled in oceno nevarnosti.

10. ČLEN: DOLŽNOSTI ZAVAROVANCA PO ZAVAROVALNEM PRIMERU

(A) Po nastanku zavarovalnega primera mora zavarovanec takoj storiti vse, kar je v njegovi moči, da bi preprečil nadaljnje nastajanje škode. Pri tem mora upoštevati navodila CORIS-a in poskušati omejiti stroške po svojih najboljših močeh.

(B) Zavarovanec mora obvestiti zavarovalnico oz. CORIS o vseh nezgodah, postopkih ali katerih koli drugih dogodkih, ki imajo lahko za posledico nastanek zavarovalnega primera najkasneje v treh dneh od dneva, ko zanj izve. Zahtevke je treba sporočiti na naslov:

Assistance CORIS d.o. o.

Ulica bratov Babnik 10

1000 Ljubljana

Telefon (24 ur): +386 1 5192020

Fax: +386 1 5191698

E-naslov: coris@coris.si

(C) Zavarovanec mora dati zavarovalnici vse podatke in druge dokaze, ki jih ima na voljo in so nujno potrebni za ugotavljanje vzroka, obsega in višine škode, organizacijo asistencije ter drugo dodatno dokumentacijo na zahtevo zavarovalnice. V vsakem primeru mora zavarovanec ravnati po navodilih, ki jih dobi od zavarovalnice ali CORIS-a. Zavarovanec mora zahtevati in predložiti vse originalne račune, potrdila, uradno zdravstveno dokumentacijo,

ki opravičuje nujnost zdravljenja, vozovnice, pogodbe, potrdila o plačilih cestnine (predornine), potrdila o plačilih s kreditno kartico in preostala morebitna dokazila za predložitev na zahtevo zavarovalnice.

(D) Zavarovanec vsa potrdila, informacije, soglasja, uradne prevode dokumentacije in dokazila, ki jih zahteva CORIS, predloži na lastne stroške. Zavarovanec mora obrazec za izplačilo zavarovalnine izpolniti in poslati na naslov CORIS-a v tridesetih (30) dneh od nastanka stroška. Ta rok je mogoče podaljšati na podlagi predhodnega dovoljenja CORIS-a, kadar spremna dokumentacija ni na voljo pravočasno. Vsi predloženi dokumenti v zvezi z nastankom zavarovalnega primera morajo biti v izvorniku.

(E) Če zavarovanec svojih obveznosti iz tega člena v dogovorjenem roku ne izpolni, zavarovalnica lahko odkloni plačilo zavarovalnine, če zaradi te opustitve ne more ugotoviti nastanka zavarovalnega primera.

(F) Če zavarovanec po svoji krivdi zavarovalnici ali CORIS-u ne prijavi nastanka zavarovalnega primera v času in na način, ki je določen s temi pogoji, mora zavarovalnici povrniti morebitno škodo, ki jo le-ta ima zaradi tega.

(G) Če zavarovanec ni uporabil zdravstvene asistencije in je nujne zdravstvene storitve plačal sam, mu zavarovalnica povrne stroške skladno s 6. členom teh pogojev po predložitvi zahtevane dokumentacije.

11. ČLEN: DOLŽNOSTI ZAVAROVALNICE PO ZAVAROVALNEM PRIMERU

(A) Če nastane zavarovalni primer, mora zavarovalnica izplačati zavarovalnino v roku štirinajst dni, šteto od dneva, ko razpolaga z vso dokumentacijo, na podlagi katere lahko odloča o temelju in višini zahtevka. Če znesek njene obveznosti ni ugotovljen v tem roku, mora zavarovalnica zavarovancu oziroma upravičencu na njegovo zahtevo izplačati nesporni del svoje obveznosti kot predujem.

(B) Zavarovalnica plača ob vsakem zavarovalnem primeru obračunano škodo v celoti po referenčnem tečaju Evropske centralne banke (ECB) na dan plačila zavarovalnine, vendar največ do zneska navedenega v Preglednici zavarovalnih kritij.

(C) Predhodno določilo tega člena ne velja, če zavarovanec dostavi dokazilo, iz katerega je razviden dejanski znesek škode v EUR nadan nastanka zavarovalnega primera.

(D) Ne glede na točko (a) tega člena velja, če potekajo v zvezi z zavarovalnim primerom civilni ali kazenski postopki, je zavarovalnica upravičena, da do njihovega zaključka ugovarja zapadlosti svoje dajatve. Kadar zavarovalnica krije zahtevke več zavarovancev z eno zavarovalno vsoto, le-ta pa ne zadošča za njihovo kritje, izplača zavarovancem sorazmeren del zavarovalnine, tako da seštevek izplačanih zneskov ne presega zavarovalne vsote.

12. ČLEN: PRAVICE ZAVAROVALNICE

(A) V primeru nezgode, ki jo povzroči tretja oseba, ima zavarovalnica od povzročitelja nezgode pravico terjati povračilo stroškov, ki jih je že plačala zavarovancu.

(B) Zavarovalnica si pridržuje pravico do povračila vseh nastalih stroškov v primeru, ko se naknadno ugotovi, da je zavarovalni primer nastal zaradi dogodkov, navedenih v 7. in 8. členu teh pogojev.

13. ČLEN: PLAČILO PREMIJE IN POSLEDICE NEPLAČILA PREMIJE

(A) Premijo oziroma prvi obrok mora zavarovalec plačati ob sklenitvi pogodbe. Za plačilo ob sklenitvi pogodbe šteje tudi plačilo, ki je izvršeno najkasneje do dneva zapadlosti, ki je navedena na terjatvenem dokumentu. V tem primeru je zavarovalno kritje podano

od dneva in ure, ki sta določena kot začetek zavarovanja. Če premija (oziroma prvi obrok) do dneva zapadlosti na terjatvenem dokumentu ni plačana v celoti, je zavarovalno kritje podano šele z naslednjim dnevom po celotnem plačilu.

Premije za naslednja zavarovalna leta (oz. prvi obrok v naslednjem zavarovalnem letu) pri večletnih zavarovanjih pa mora zavarovalec plačati prvi dan vsakega nadaljnjega zavarovalnega leta. Če ni drugače dogovorjeno, je dinamika plačil za naslednja zavarovalna leta enaka kot v prvem zavarovalnem letu.

(B) Če je dogovorjeno, da se premija plačuje v obrokih ali za nazaj, selahko obračunajo redne obresti od zneska premije, za katero je dogovorjena odložitve plačila. Če obrok ni plačan do dneva zapadlosti, ima zavarovalnica pravico do zakonskih zamudnih obresti in pravico zahtevati takojšnje plačilo vseh še nezapadlih obrokov.

(C) Če je premija plačana po pošti ali banki, velja za čas plačila dan, ko je bil dan nalog za plačilo pošti ali banki. Če ob plačevanju premije ni naveden točen sklic, iz katerega bi bilo razvidno, katera premija oziroma kateri obrok premije in po kateri zavarovalni pogodbi se plačuje, se šteje, da se plačuje tista neplačana premija oziroma tisti obrok premije, ki je po dnevu zapadlosti najstarejši, in sicer ne glede na vrsto zavarovalne pogodbe, ki je sklenjena pri zavarovalnici.

(D) Če je bil glede na dogovorjeni čas zavarovanja priznan popust na premijo, zavarovanje pa je prenehalo pred potekom tega časa, lahko zavarovalnica terja razliko do tiste premije, ki bi jo moral zavarovalec plačati, če bi se bila pogodba sklenila le za toliko časa, kolikor je dejansko trajala.

(E) V primeru prenehanja zavarovalne pogodbe zaradi neplačane zapadle premije mora zavarovalec plačati premijo za čas do dneva prenehanja pogodbe ali celotno premijo za tekoče zavarovalno leto, če je do dneva prenehanja veljavnosti pogodbe nastal zavarovalni primer, za katerega mora zavarovalnica plačati zavarovalnino. Zavarovalec je dolžan povrniti tudi popust na premijo, ki mu je bil priznan za dogovorjeni čas zavarovanja, kot je opredeljeno v prejšnjem odstavku.

(F) Zavarovalnica ima pravico, da ob kakršnem koli izplačilu iz zavarovanja od zavarovalnine odtegne vse zapadle in neplačane premije tekočega zavarovalnega leta, kakor tudi druge zapadle obveznosti zavarovalca do zavarovalnice iz preteklih let.

(G) Obveznost zavarovalnice, da izplača zavarovalnino, preneha v primeru, če zavarovalec do zapadlosti ne plača premije, ki je zapadla po sklenitvi pogodbe, in tega tudi ne stori kdo drug, ki je za to zainteresiran, po tridesetih dneh od dneva, ko je bilo zavarovalcu vročeno priporočeno pismo zavarovalnice z obvestilom o zapadlosti premije, pri čemer pa se ta rok ne more izteči prej, preden ne preteče trideset dni od zapadlosti premije.

(H) Zavarovalnica lahko po izteku roka iz 7. odstavka tega člena, če je zavarovalec v zamudi s plačilom premije, ki jo je treba plačati po sklenitvi pogodbe oziroma druge in naslednjih premij, razdre zavarovalno pogodbo brez odpovednega roka, s tem da razdrtje zavarovalne pogodbe nastopi z iztekom roka iz 7. odstavka tega člena in s prenehanjem zavarovalnega kritja, če je bil zavarovalec na to opozorjen v priporočenem pismu z obvestilom o zapadlosti premije in o prenehanju zavarovalnega kritja.

(I) Če zavarovalec, v primerih ko zavarovalnica ni razdrila zavarovalne pogodbe, plača premijo po izteku roka iz 7. odstavka tega člena, vendar v enem letu od zapadlosti premije, je zavarovalnica dolžna, če nastane zavarovalni primer, plačati zavarovalnino od 24.00 ure po plačani premiji in zamudnih obrestih. Če zavarovalec premije v tem roku ne plača, zavarovalna pogodba preneha veljati s potekom zavarovalnega leta.

(J) Na premijo se zaračunavajo zakonsko predpisane davjatve (davščine, takse ipd.). Če se med trajanjem zavarovanja spremenijo ali uvedejo nove davjatve, davčne stopnje ali takse, spremembe vplivajo na višino premije.

14. ČLEN: ODPOVED ZAVAROVALNE POGODBE IN VRAČILO PREMIJE

(A) Zavarovalec lahko odpove zavarovalno pogodbo le v primeru bolezni, poškodbe ali smrti zavarovanca ali njegovega ožjega družinskega člana in pred začetkom zavarovanja. Odpoved v nobenem primeru ni možna po začetku zavarovalnega kritja.

(B) V primeru odpovedi zavarovalne pogodbe zavarovalnica zaradi administrativnih stroškov zadrži 15% in vrne 85 % plačane premije. Če trajanje zavarovanja ni določeno v pogodbi oziroma če je v zavarovalni pogodbi dogovorjen rok trajanja z možnostjo, da se pogodba podaljšuje za enako časovno obdobje, sme vsaka stranka od nje odstopiti z dnevom zapadlosti premije, le da mora o tem pisno obvestiti drugo stranko najmanj 3 mesece pred zapadlostjo premije.

(C) Če je zavarovanje sklenjeno za več kot 3 leta, sme po preteku tega časa vsaka stranka z odpovednim rokom šestih mesecev odstopiti od pogodbe, s tem da to pisno sporoči drugi stranki.

(D) V primeru, če je bila zavarovalna pogodba sklenjena na daljavo (preko spleta, telefona ipd.) in za zavarovalno obdobje, daljše od 30 dni, lahko zavarovalec brez razloga zavarovalno pogodbo odpove, vendar najkasneje 15 dni po sklenitvi zavarovanja. V tem primeru zavarovalnica vrne celoten znesek vplačane premije. Odstop mora biti pisen in vložen na naslov CORIS-a do izteka roka, pri čemer se šteje, da je vložen v roku, če je do izteka roka priporočeno oddan na pošti. Zavarovalec nima pravice do odstopa od pogodbe po tem odstavku pri zavarovalnih pogodbah z veljavnostjo, krajšo od enega meseca.

(E) Pisno odpoved zavarovalne pogodbe je treba poslati na naslov:

Assistance CORIS d. o. o.

Ulica bratov Babnik 10
1000 Ljubljana

E-naslov: coris@coris.si

15. ČLEN: PRITOŽBE

Zavarovalnica in predstavnik zavarovalnice si prizadevata za zadovoljstvo zavarovancev in za korektno obravnavo zavarovalnih primerov. Za primere, ko pride kljub temu do nestrinjanja v zvezi z zavarovalno pogodbo, je zavarovancu zagotovljena možnost pritožbe v izvensodnem postopku. Pritožbo lahko vložijo ustno na telefonsko številko + 386 1 519 20 20, pisno na naslov Assistance CORIS d.o.o., Ulica bratov Babnik 10, 1000 Ljubljana ali po elektronski pošti coris@coris.si. Pritožbe obravnava pristojna služba v skladu s Pravilnikom, ki ureja interni pritožbeni postopek. Zavarovanec prejme pisni odgovor v najkrajšem možnem času, vendar najkasneje v roku 30 koledarskih dni od dneva, ko je predstavnik zavarovalnice prejel pritožbo.

V primeru nestrinjanja z odločitvijo Pritožbene komisije lahko zavarovanec nadaljuje postopek za izvensodno rešitev spora pri medijskem centru Slovenskega zavarovalnega združenja, Železna cesta 14, 1000 Ljubljana, telefon: 01 300 93 81, e-mail: irps@zav-zdruzenje.si.

16. ČLEN: SPREMEMBE ZAVAROVALNE POGODBE

(A) Če zavarovalnica spremeni zavarovalne pogoje ali premijski cenik, mora o spremembi zavarovalca pisno ali na drug primeren način obvestiti vsaj 60 dni pred potekom tekočega zavarovalnega leta.

(B) Zavarovalec ima pravico, da v 60 dneh po prejemu obvestila odpove zavarovalno pogodbo. Pogodba preneha veljati s potekom tekočega zavarovalnega leta.

(C) Če zavarovalec ne odpove zavarovalne pogodbe, se ta z začetkom prihodnjega leta spremeni v skladu z novimi zavarovalnimi pogoji ali premijskim cenikom.

(D) Zavarovalnica si pridržuje pravico popraviti morebitne

zastopnikove računske ali druge napake, o čemer mora zavarovalnica zavarovalca pisno obvestiti. Zavarovalec ima pravico, da v primeru nestrinjanja s popravki (spremembami zavarovalne pogodbe s strani zavarovalnice) v roku 15 dni od prejema obvestila odstopi od zavarovalne pogodbe, pri čemer odpoved učinkuje za naprej. Če zavarovalec od zavarovalne pogodbe v tem roku ne odstopi, se šteje, da se s temi popravki / spremembami strinja, zato zavarovalna pogodba od izteka tega roka dalje velja z upoštevanimi popravki (spremembami zavarovalne pogodbe s strani zavarovalnice).

17. ČLEN: NAČIN OBVEŠČANJA

(A) Dogovori o vsebini zavarovalne pogodbe so veljavni le, če so sklenjeni v pisni obliki.

(B) Vsa obvestila in izjave, ki jih je treba dati po določbah zavarovalne pogodbe, morajo biti pisne.

(C) Obvestilo ali izjava je dana pravočasno, če se pošlje pred potekom roka s priporočenim pismom.

(D) Izjava, ki jo je treba dati drugemu, velja šele tedaj, ko jo ta prejme.

18. ČLEN: SPREMEMBA NASLOVA IN VROČANJE

(A) Zavarovalec mora obvestiti zavarovalnico o spremembi naslova svojega bivališča oziroma sedeža ali svojega imena oziroma podjetja v roku 15 dni od dneva spremembe.

(B) Če je zavarovalec spremenil naslov bivališča oziroma sedež ali svoje ime oziroma podjetje, pa tega ni sporočil zavarovalnici, zadošča, da zavarovalnica obvestilo, ki ga mora sporočiti zavarovalcu, pošlje na naslov njegovega zadnjega znanega bivališča ali sedeža, ali ga naslovi na zadnje znano ime oziroma podjetje.

(C) Če poskus vročitve priporočenega obvestila zavarovalcu ni bil uspešen (zaradi preselitve, odklonitve sprejema ipd.), zavarovalnica vrnjeno pošto šteje za vročeno in jo deponira na sedežu zavarovalnice. Zavarovalec se strinja, da se vrnjena nevročena priporočena pošiljka šteje za prejeto na dan prvega poizkusa vročitve ter da velja, da je zavarovalec z njeno vsebino seznanjen.

(D) V prejšnjem odstavku navedena domneva uspele vročitve ima na podlagi pogodbenega dogovora z zavarovalcem pravno veljavne učinke.

19. ČLEN: OBVESTILO O ZASEBNOSTI IN VARSTVU PODATKOV

VARSTVO PODATKOV

Zurich Insurance PLC (zavarovalnica) ter Assistance CORIS d.o.o (oba upravljavca podatkov) se zavzemata za zaščito in spoštovanje vaše zasebnosti v skladu z veljavno zakonodajo o varstvu podatkov (»zakonodaja«).

Kontaktni podatki:

Zurich Insurance PLC, Belgium Branch Corporate Village – Building Caprese, 5th Floor, Da Vincilaan 5, 1930 Zaventem, Belgium

Assistance CORIS d.o.o., Ul. Bratov Babnik 10, 1000 Ljubljana

KAKO UPORABLJAMO VAŠE INFORMACIJE

Vaše osebne podatke lahko uporabljamo na naslednje načine:

- Za namene zagotavljanja zavarovanja, obravnave terjatev in katere koli druge sorodne namene. To lahko vključuje sklepanje zavarovanj s pomočjo avtomatskih sredstev – to je za izvedbo zavarovalne pogodbe med vami in nami.
- Za ponujanje obnovitvenih, raziskovalnih ali statističnih

namenov – to je za naše legitimne interese: za analizo preteklih dejavnosti, za izboljšanje naših ocenjevalnih algoritmov in za pomoč pri predvidevanju prihodnjega poslovnega vpliva; za spodbujanje naših poslovnih interesov, krepitev ponudbe izdelkov in razvoj novih sistemov in procesov.

- Da vam zagotovimo informacije, izdelke ali storitve, ki jih zahtevate od nas ali za katere menimo, da bi vas lahko zanimali – če ste se strinjali, da vas kontaktiramo v te namene.
- Za obveščanje o spremembah naših storitev – to je za naše pravne in regulativne obveznosti.
- Za zaščito pred goljufijami in pranjem denarja ter za izpolnjevanje splošnih zakonskih ali regulativnih obveznosti – to je za naše pravne in regulativne obveznosti.

Občutljive (posebne) osebne podatke (kot so informacije v zvezi z zdravjem) lahko zahtevamo za določene namene sklepanja zavarovanj in odkrivanja goljufij ali kot del postopka za obravnavanje odškodninskih zahtevkov. Zagotavljanje takih podatkov je pogojeno s tem, da lahko zagotovimo zavarovanje ali upravljamo terjatev. Čeprav lahko soglasje za obdelavo takih podatkov prekličete, lahko to povzroči, da ne bomo mogli nadaljevati s pokrivanjem ali obdelavo terjatev. Če nam bodo ti podatki posredovani, se bodo uporabljali samo za zgoraj navedene namene in se bodo obravnavali varno in v skladu s tem obvestilom.

SANKCIJSKA KLAVZULA

Kot del postopka sprejema v zavarovanje smo po zakonu dolžni izvajati sankcijski nadzor. Odločitev o sprejemu v zavarovanje se izvaja na točki prodaje zavarovanja. V ta namen se podatki pošiljajo na zavarovalnico Zurich Insurance PLC, ki ima za ta namen 7 delovnih dni časa. Če po 7 dneh ne prejmete povratne informacije, je sklenitev zavarovalne pogodbe dokončna. V kolikor med izvajanjem sankcijskega nadzora ugotovimo, da je oseba na seznamu (t.i. sankcijski zadetek), si pridružujemo pravico do zavrnitve sklenitve zavarovanja.

Ne glede na katere koli druge pogoje iz tega sporazuma se šteje, da nobena zavarovalnica ne bo zagotovila kritja ali izvedla kakršnih koli plačil ali zagotovila kakršne koli storitve ali ugodnosti kateremu koli zavarovancu ali drugi stranki, če bi takšno kritje, plačilo, storitev, ugodnost in/ali kateri koli posel ali dejavnost zavarovanca kršili kateri koli veljavni zakon ali predpis o trgovinskih ali gospodarskih sankcijah.

RAZKRIVANJE VAŠIH OSEBNIH PODATKOV

Vaše osebne podatke lahko razkrijemo tretjim osebam, ki z nami sodelujejo pri zagotavljanju izdelkov ali storitev, ali ponudnikom storitev, ki opravljajo storitve v našem imenu. Ti vključujejo:

- a. podjetja iz naše skupine,
- b. povezane partnerje,
- c. posrednike, zastopnike, upravitelje tretjih strank, pozavarovatelje,
- d. druge zavarovalne posrednike,
- e. kreditne agencije,
- f. ponudnike zdravstvenih storitev,
- g. agencije za odkrivanje goljufij,
- h. cenilce škode,
- i. zunanja odvetniška podjetja,
- j. zunanje revizorje,
- k. regulativne organe in,
- l. kot se zahteva po zakonu.

Vaše osebne podatke lahko razkrijemo tudi:

- a. V primeru, da prodamo ali kupimo katero koli podjetje ali premoženje, saj lahko takrat vaše osebne podatke razkrijemo

morebitnemu prodajalcu ali kupcu takšnega podjetja ali premoženja.

b. V primeru, da katero koli družbo Zurich Insurance PLC ali vso njegovo premoženje pridobi tretja stranka, bodo osebni podatki strank, ki jih ima podjetje, eno od prenesenih sredstev.

c. To je namenjeno zaščiti pravic, lastnine ali varnosti družbe Zurich Insurance PLC, naših strank ali drugih.

Več na: <https://www.benelux.zurich.com/nl-nl/services/privacy>

MEDNARODNI PRENOS PODATKOV

Vaše osebne podatke lahko prenesemo na destinacije zunaj Evropskega gospodarskega prostora (»EGP«). V kolikor prenesemo vaše osebne podatke zunaj EGP, bomo zagotovili, da se bodo obravnavali varno in v skladu s tem obvestilom o zasebnosti ter zakonodajo. Podatke prenašamo le v države, za katere Evropska komisija meni, da imajo ustrezno stopnjo zaščite, ali pa, če ni sklepa o ustreznosti, uporabljamo za zaščito podatkov pri teh strankah »standardne pogodbene klavzule«, katere je odobrila Evropska komisija. Kopijo »standardnih pogodbenih klavzul« lahko dobite, če pišete na naslov: The Data Protection Officer, Zurich Insurance PLC: nathalie.parmontier@zurich.com, Da Vincilaan 5, 1930 Zaventem, Belgium

VAŠE PRAVICE

Imate pravico, da:

a. nas prosite, da vaših podatkov ne obdelujemo za namene trženja;

b. si ogledate kopijo osebnih podatkov, ki jih imamo o vas;

c. nas prosite, da izbrisemo vaše osebne podatke (predmet določenih izjem);

d. zahtevate popravek ali izbris vseh netočnih ali zavajajočih podatkov;

e. nas prosite, da pošljemo kopijo vaših podatkov kateremu koli nadzorniku;

f. vložite pritožbo pri lokalnem organu za varstvo podatkov;

Za dostop do vaših osebnih podatkov, pišite na naslov:

The Data Protection Officer, Zurich Insurance PLC:

nathalie.parmontier@zurich.com, Da Vincilaan 5, 1930

Zaventem, Belgium.

TRŽENJE

Kjer ste podali soglasje, si lahko osebne podatke, ki nam jih posredujete, izmenjujemo znotraj skupine družb Zurich Insurance PLC in z drugimi podjetji, s katerimi vzpostavljamo komercialne povezave. Oni in mi vas lahko kontaktiramo (preko e-pošte, telefona, sporočil ali drugih dogovorjenih poti), da vas obvestimo o novih izdelkih, storitvah ali ponudbah, za katere menimo, da vas zanimajo, ali da vam nudimo komercialne novosti.

HRANJENJE PODATKOV

Vaših podatkov ne bomo obdržali dlje kot je potrebno in jih bomo upravljali v skladu z našim pravilnikom o hrambi podatkov. V večini primerov za obdobje hranjenja velja obdobje sedmih (7) let po izteku zavarovalne pogodbe ali našega poslovnega odnosa z vami, razen če bomo morali hraniti.

20. ČLEN: REŠEVANJE SPOROV

Dogovorjeno je, da zavarovanje ureja izključno zakon in pravna praksa Republike Slovenije. Za vse spore, ki izhajajo ali so v povezavi s tem zavarovanjem je izključno pristojno sodišče v Republiki Sloveniji.

Zavarovalnica soglaša, da bodo vsi pozivi, obvestila ali postopki, ki bi ji bili vročeni zaradi uvedbe kakršnega koli pravnega postopka proti njej v zvezi s tem zavarovanjem, pravilno vročeni, če bodo naslovljeni in posredovani na:

Assistance CORIS d.o.o.

Ulica bratov Babnik 10, 1000 Ljubljana

E-naslov: coris@coris.si,

ki ima v tem primeru pooblastilo za ravnanje z dokumenti v njenem imenu.

Zavarovalnica s tem, ko pooblašča zgoraj navedeni organ ne odstopa od svojih pravic ob morebitnih zamudah, do katerih pride ob vročanju takšnih pozivov, obvestil ali postopkov zaradi njenega sedeža v Belgiji.

PREGLEDNICA ZAVAROVALNIH KRITIJ

		A	B	C		
Skupni znesek vseh zavarovalnih vsot (maksimalni znesek na zavarovanca)		25.000 €	50.000 €	100.000 €	Člen in točka Splošnih pogojev	
ZDRAVSTVENO ZAVAROVANJE	MULTIRISK	Medicinska oskrba in obisk zdravnika	✓	✓	✓	Čl. 6, tč. 2.1
		Zdravljenje	✓	✓	✓	Čl. 6, tč. 2.2
		Akutno poslabšanje kroničnih bolezni	1.000 €	2.000 €	3.000 €	Čl. 6, tč. 2.3
		Duševne motnje	500 €	1.000 €	1500 €	Čl. 6, tč. 2.4
		Zdravila in zdravniški pripomočki	✓	✓	✓	Čl. 6, tč. 2.5
		Nujne zobozdravstvene storitve	100 €	200 €	300 €	Čl. 6, tč. 2.6
		Prevoz do najbližje bolnišnice in nazaj	✓	✓	✓	Čl. 6, tč. 3.1
		Prevoz v domovino	✓	✓	✓	Čl. 6, tč. 3.2
		Prevoz in bivanje za osebo, ki ostane v spremstvu zavarovanca	✓	✓	✓	Čl. 6, tč. 3.3
		Spremljevanje in prevoz mladoletnega otroka	✓	✓	✓	Čl. 6, tč. 3.4
		Prevoz družinskega člana	Vozovnica	Vozovnica	Vozovnica	Čl. 6, tč. 3.5
		Prevoz posmrtnih ostankov v domovino zavarovanca	✓	✓	✓	Čl. 6, tč. 3.6
		Povratek v domovino v primeru smrti ali resnega zdravstvenega stanja družinskega člana	Vozovnica	Vozovnica	Vozovnica	Čl. 6, tč. 3.7
		Preklic rednega prevoza ali zamuda na povezovalni let	100 €	150 €	250 €	Čl. 6, tč. 4.1
		Izguba / kraja prtljage	150 €	250 €	400 €	Čl. 6, tč. 4.2
		Zamuda prtljage / rednega prevoza	50 €	75 €	100 €	Čl. 6, tč. 4.3
		Izguba / kraja osebnih dokumentov	50 €	75 €	100 €	Čl. 6, tč. 4.4
		Pravna pomoč	100 €	150 €	250 €	Čl. 6, tč. 4.5
		Predujem varščine	2.500 €	5.000 €	10.000 €	Čl. 6, tč. 4.6
		Zavarovanje odgovornosti zasebnika	25.000 €	50.000 €	100.000 €	Priloga A
		Za zimske športe omejeno na:	2.500 €	5.000 €	10.000 €	
		Nujno nakazilo denarja	2.000 €	3.000 €	4.000 €	Čl. 6, tč. 4.7
		Nezgodna smrt	10.000 €	20.000 €	30.000 €	Čl. 6, tč. 4.9
Kritje za primer terorizma	✓	✓	✓	Čl. 6, tč. 4.10		

DODATNO KRITJE ZA PRIMER ZLOMA KOSTI (če je plačana dodatna premija)

Zlom katere koli kosti (z izjemo prstov ter nosu)	500 €	Čl. 6, tč. 3.8
Zlom prsta na nogi ali roki in zlom nosu	200 €	Čl. 6, tč. 3.8

DODATNA KRITJA ZA RAZŠIRJEN NEZGODNI PAKET (če je plačana dodatna premija)

KRITJE	LIMIT	ODBITNA FRANŠIZA	ČLEN IN TOČKA
Nezgodna smrt	5.000 €	/	Člen 6, točka 5.1.
Medicinski stroški	3.000 €	50 €	Člen 6, točka 5.2.
Zlom kosti	500€/200€	/	Člen 6, točka 5.3.
Nadomestilo za hospitalizacijo	50€/dan	2 dni	Člen 6, točka 5.4.
Začasna popolna invalidnost	500€/mesec	30 dni	Člen 6, točka 5.5.

Starostna meja	75 let
Starostna meja (ob dodatni premiji)	85 let
Starostna meja (ob dodatni premiji)	Nad 85 let
Geografsko kritje	Svet

PRILOGA A

Zavarovanje odgovornosti zasebnika

- a)** Zavarovanje krije škodo zaradi civilno-pravnih odškodninskih zahtevkov (vključno z odvetniškimi in drugimi stroški), ki jih tretje osebe uveljavljajo proti zavarovancu zaradi nenadnega in nepričakanega škodnega dogodka (nesreče), do katerega pride v času nahajanja zavarovanca v tujini in ima za posledico:
- » telesne poškodbe, smrt, bolezen katere koli osebe, ki ni zaposlena pri zavarovancu ali ni bližnji sorodnik ali član gospodinjstva zavarovanca. Za bližnje sorodnike po teh pogojih štejejo zavarovančev partner, sorodniki zavarovanca v ravni črti ter sorodniki v stranski črti ali v svaštvu do četrtega kolena, mačeha in očim, krušni starši in starši zakonca;
 - » izgubo ali škodo na lastnini, ki ni last in ni pod upravljanjem ali nadzorom zavarovanca, bližnjega sorodnika ali kogar koli zaposlenega pri zavarovancu ali katerega koli člana zavarovančevega gospodinjstva.
- b)** Za zahtevke civilne odgovornosti v zvezi z zimskimi športnimi nesrečami je kritje omejeno na posebne zneske iz preglednice kritij na koncu teh Splošnih pogojev. Za namene tega oddelka so zimski športi smučanje, deskanje na snegu, zračno deskanje, smučanje na ledu, smučanje na ledenikih / hoja po ledenikih, sankanje s psi (organizirano, netekmovalno, z lokalnim vodnikom), karting na ledu (po navodilih organizatorja), surfanje na ledu, motorno sankanje, ski boarding, tek na smučeh, smučanje izven smučišč (z vodičem), sankanje kot potnik na saneh, ki jih vleče konj ali jelen, snow blading, krpljanje, vožnja po snegu s pnevmatikami, zimska hoja (samo z uporabo derez in cepina).
- c)** Zavarovanec mora v najkrajšem možnem času o kakršnem koli dogodku, iz katerega lahko izvira odškodninski zahtevek, obvestiti asistenčno družbo.
- d)** Zavarovanec mora posredovati vsa pisma, dopise, pozive in druge dokumente asistenčni družbi takoj, ko te prejme.
- e)** Zavarovanec ne sme priznati odgovornosti ali plačati, ponuditi plačila ali obljubiti plačila ali pa se pogajati o kakršni koli terjatvi brez pisnega soglasja asistenčne družbe.
- f)** Asistenčna družba ima pravico, če to želi, prevzeti vodenje obrambe zavarovanca v vsakem primeru odškodninskega zahtevka ali drugega postopka s strani tretje osebe. Asistenčna družba ima pravico do vodenja kakršnih koli pogajanj ali postopkov poravnave katerega koli takega zahtevka tretje osebe, zavarovanec pa ji mora posredovati vse potrebne podatke in pomoč, ki bi jo ta morebiti potrebovala za obrambo zavarovanca pred odškodninskim zahtevkom.
- g)** V primeru smrti zavarovanca se zaščita zavarovanca po tej polici prenese na zakonitega zastopnika/zastopnike zavarovanca, če ti ravnajo skladno z določbami teh pogojev.

Poleg splošnih izključitev iz 7. člena veljajo za zavarovalna kritja, ki se posredno ali neposredno nanašajo na pravno pomoč in zavarovanje odgovornosti zasebnika, še naslednje posebne izključitve, povezane z naslednjimi dejavnosti in z njimi povezane ali iz njih izvirajoče stroške:

- 1) odgovornost, ki je bila prevzeta s strani zavarovanca s pogodbo, razen v primeru, ko bi do te odgovornosti prišlo tudi brez pogodbe;
- 2) odgovornost, ki izvira iz zavarovančeve pridobitne dejavnosti (poslovna, trgovska, poklicna ali zaposlitvena ali odgovornost za dostavo dobrin ali storitev);
- 3) posest, lastništvo ali uporaba vozil, zračnih ali vodnih plovil (razen desk za deskanje na vodi, ročno poganjanjih čolnov na vesla, splavov ter kanujev);
- 4) prenos katere koli nalezljive bolezni ali virusa;
- 5) dogodki, povezani z igranjem golfa;
- 6) dogodki ali nesreče, povezane z določenimi nevarnimi zimskimi športi, kot so: smučanje prostega sloga, tekmovalni smuk, drsanje, sankiški spust;

GENERAL TERMS AND CONDITIONS OF THE CORIS TRAVEL INSURANCE

01-TH-MULTI_03/2023

TRANSLATION: Only the Slovene version shall be legally binding

Article 1. INTRODUCTORY PROVISIONS

(A) The General Terms and Conditions of Travel Health Insurance with Assistance Abroad (hereinafter: The Terms and Conditions) are an integral part of the insurance contract concluded between the Policyholder and the Insurance Company. The insurer or the Representative of the Insurer may refuse to conclude an insurance contract without giving any reason.

(B) The following terms contained in these General Terms and Conditions shall mean:

Abroad: The territory where the Insurance Company offers insurance cover to the Insured in accordance with the Insurance Contract. Abroad shall not be any country where the Insured has a permanent residence.

Accident/Accidental: Is an unforeseen and sudden event originating from an external source, which has occurred beyond the Insured Person's will within the policy term and has caused bodily injury or death of the Insured.

Act of Terrorism / Terrorist Attack: An Act of Terrorism shall be any act of violence or an act endangering human life, movable or immovable property or infrastructure, with force, violence, or threat, and which is performed for political, religious, ideological or similar intentions and which is intended to affect or which affects the government of any country, and which is intended to raise fear or which raises fear among the public or any of its parts. An Act of Terrorism shall be an act performed independently or in connection with any organisation or authority.

Acute illness: A disease or disorder that lasts a short time, comes on rapidly, and is accompanied by distinct symptoms.

Assistance: Aid in the event of acute illness or physical injury while being Abroad.

Assistance Company: Assistance CORIS, d.o.o., Ul. bratov Babnik 10, 1000 Ljubljana, Slovenia, who is also a representative of the Insurance Company.

Beneficiary: The person who is entitled to the benefit, i.e. the reimbursement of costs if an insured event occurs.

Benefit: A sum paid by the Insurance Company to the Insured under the provisions of the Insurance Contract.

Country of residence/Homeland: The country of the Insured's permanent official residence.

Deductible: the insured person's share of the insurance benefit

Family Member: Spouse, civil partner (non-marital partnerships must be officially registered at common residence for at least 3 months before the conclusion of the Insurance Contract), (step/grand) parents, parents-in-law, (step) brother, (step) sister, (step/grand) son, (step/grand) daughter, adopted or fostered children of the Insured.

Fracture: A break in the full thickness of a bone which is identified by an x-ray. In the case of a fracture which is unable to be x-rayed, it must be confirmed by a medical practitioner within a maximum of 7 days from the date of injury or maximum 3 days after returning home but no later than 7 days after the injury. Hairline, fatigue or stress fracture are specifically excluded from cover.

Insurance Company: Zurich Insurance PLC, Belgium Branch, insurance company registered under no 2079.

Insurance Contract: The contract, which consists of the Policy and these Terms and Conditions and is concluded by and between the Policyholder and the Insurance Company.

Insured event: A sudden, unexpected and unforeseeable event covered by this insurance occurring during the period of this insurance.

Policy: A document proving the conclusion of the travel insurance with assistance Abroad, issued by the Insurance Company to the Insured who is travelling Abroad.

Policyholder: The person who has concluded the insurance contract.

Pre-existing Medical Condition: Is an illness or set of signs or symptoms that may or may not have been diagnosed or treated yet; which started prior to the Insurance Contract commencement or before a departure Abroad.

Premium: A sum paid by the Policyholder to the Insurance Company under the Insurance Contract.

Scheduled transport: Transport on the regular line of air, sea, river, road or rail transport.

Severe Health Condition: The occurrence of serious bodily injury or serious illness, during the period of insurance, which requires medical or surgical treatment and requires the Family Member to be hospitalised for at least 72 hours.

The Insured: The person whose property interest is insured and who is stated in the policy.

Temporary Total Disablement: is defined as the temporary inability due to an accident which prevents the insured person from engaging in any occupation as certified by a doctor in home country.

Urgent Medical Care or Treatment: Urgent care or treatment needed to treat a medical condition that manifests itself by acute symptoms of sufficient clinical significance (including pain) such that the absence of immediate medical attention could reasonably be expected to result in:

1. Placing the patient's health in serious jeopardy;
2. Serious impairment to bodily function; or
3. Serious dysfunction of any bodily organ or part.

This includes the cost of treatment in the event of acute deteriorations of chronic conditions, in accordance with Section 6 point 2.3.

Article 2. INSURED PERSONS

(A) In **individual insurance** the Insured is the person stated in the Policy.

(B) In **family insurance** the Insured are the persons who are stated in the policy and who live in shared household and are connected by family relationship: a spouse or partner from another legally recognised type of relationship, their children, stepchildren or adoptees until the age of 26 years.

(C) In **group insurance** the Insured are the persons who are stated in the policy or in the attachment to the policy and who form a group. A group consists of seven (7) or more persons, who are departing together to the same destination Abroad. If there are less than seven (7) persons, the provisions for an individual insurance shall apply unless otherwise agreed.

(D) Under these Terms and Conditions, the Insured can only be persons until their fulfilled 75th year of age. Persons older than 75 years may also be insured against additional premium payment.

(E) A person without any contractual capability or a mentally ill person cannot be the Policyholder.

Article 3. PERIOD OF INSURANCE

(A) The insurance cover shall start at 00:00 hrs of the day stated in the policy as the insurance commencement date and shall cease at 24.00 hrs of the day stated in the policy as the insurance termination day.

(B) If the insurance contract is concluded for one full year, for multiple departures Abroad, the insurance shall apply for an unlimited number of the Insured's departures Abroad in that year, provided that the Insured is not Abroad more than 90 days each time. There is no limit if the insurance contract is concluded for one full year for temporary residence Abroad.

(C) The insurance must be taken out before the Insured departs Abroad. If the Insured is Abroad when the Insurance Contract is being concluded, the

insurance cover under these Terms and Conditions shall only take effect after the end of one (1) day from the conclusion of the Contract for injuries and three (3) days from the conclusion of the Contract for illnesses. If you are renewing or extending your insurance from abroad, you must arrange this at least 3 days before the expiry of the existing insurance, otherwise you will be deemed to be taking out a new insurance.

Article 4. PLACE OF INSURANCE APPLICATION

The insurance cover shall only apply Abroad i.e. outside of the territory of the country where the Insured has a registered permanent residence, with the exclusion of Article 6, point 3.8, Bone Fracture.

Article 5. VALIDITY OF INSURANCE

(A) The insurance contract shall be concluded when both contracting parties have signed the insurance policy or the cover note.

(B) If it has been agreed that the premium must be paid:

1. after the contract is concluded Provided the premium has been paid, the liability of the Insurance Company to pay the benefit stated in the contract shall start on the day stated in the contract as the insurance commencement date;

2. upon the conclusion of the contract and the premium has not been paid, the liability of the Insurance Company to pay the benefit stated in the contract shall start at 00:00 hrs of the next day when the premium is paid.

(C) In the case of remote conclusion of the insurance contract, the contract shall be concluded when the premium has been paid, which the Policyholder proves with the premium payment receipt. Signature of the policy by the policyholder is not required.

Article 6. SCOPE OF COVER

The insurance covers the following:

1. ASSISTANCE CALL CENTRE SERVICES:

- the availability of the assistance call centre 24/7, year-round,
- the arrangement of Urgent Medical Care,
- the arrangement of urgent medical transportation for the Insured,
- informing the Insured and his/her Family Members,
- telephone charges for calling the Assistance Company's call centre.

2. URGENT MEDICAL COSTS ABROAD:

Please note: If the Insured is travelling to a country in the European Union they should take a European Health Insurance Card (EHIC) with them as this entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

2.1 Medical treatment and doctor's visit

Costs of Urgent Medical Care and doctor's visit due to an injury or illness of the Insured are covered.

2.2 Treatment

Costs of Urgent Medical Treatment due to an injury or illness of the Insured are covered. Such costs include treatment until the day when the Insured's state of health permits him/her being transported to the Homeland, where he/she shall continue the treatment.

2.3 Acute deterioration of Chronic Illnesses

Urgent Medical Treatment, transportation, medication and any other costs in relation to acute deteriorations of Chronic Illnesses are covered up to the specific limit stated in the insurance cover chart. For the purposes of this Policy, a Chronic Illness has at least one of the following characteristics:

- » it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests;
- » it needs ongoing or long-term control or relief of symptoms;
- » it requires rehabilitation or for the Insured to be specially trained to cope with it;
- » it continues indefinitely;
- » it has no known cure;
- » it comes back or is likely to come back.

No cover is available under any other section of the Policy in relation to Chronic Illnesses.

2.4 Mental Health

Urgent Medical Treatment in relation to an acute episode of a new or pre-existing mental health disorder (e.g. panic attack / anxiety attack) is covered up to the specific limit stated in the insurance cover chart. No cover is available under any other section of the Policy in relation to Mental Health.

2.5 Medications and medical supplies

The cost of medications and medical supplies prescribed by a doctor or prescribed in the medical record, required to treat an urgent acute medical condition.

2.6 Urgent dental services

Costs of urgent dental treatment which is necessary for suppressing acute pain due to illness or fresh injury of teeth, including tooth extraction are covered. This does not include the costs for definitive treatment to correct the underlying dental problem.

3. ADDITIONAL COSTS:

3.1 Transportation to the nearest hospital and back

Costs of transporting the Insured to the nearest hospital or clinic and back to the previous location Abroad are covered.

3.2 Transportation to Homeland

Costs of transporting the sick or injured Insured to his/her Homeland if permitted by the Insured's health condition are covered according to prior consent of the Assistance Company, if the Insured should for health reasons be unable to return to his/her Homeland in the way as originally planned.

3.3 Transportation and accommodation for the person who remains in attendance of the Insured

Additional costs of transportation to the home country and accommodation costs are covered for the person, who under request or according to recommendation of attending physician, remains in attendance of the Insured, or costs of transporting a close Family Member from the home country to the place of hospitalization, if no other type of escort can be provided to the Insured on his/her return to his/her home country. If the Insured is a minor, additional costs of transportation to his/her home country and accommodation shall be covered for the person who remains in attendance of the Insured may it be recommended by the attending physician or not.

3.4 Accompanying and transportation of a minor

The cost of transportation for an Insured's child aged under 18 years to the place of permanent residence is covered, as well as the cost of transportation for the person accompanying the child in the event the Insured is hospitalized or dies.

3.5 Transportation of a Family Member

Costs of visiting the Insured are covered and they include the cost of the return ticket for public transport (economy class) for one Family Member if the Insured cannot return to his/her Homeland for medical reasons and is hospitalized more than seven (7) days for reasons covered under these Terms and Conditions.

3.6 Transportation of mortal remains to the Insured's Homeland

Costs of transporting the Insured's mortal remains to his/her Homeland are covered.

3.7 Return to Homeland in case of Severe Health Condition or death of a Family Member

The cost of arranging the return to the Homeland is covered in case of a Family Member's Severe Health Condition or death. The cost of changing the scheduled flight or a return regular flight (economy class) is covered, provided that the rescheduling is not possible, or the cost of train ticket (1st class) for the Insured to Homeland.

3.8 Fracture benefit

If having paid the corresponding premium and while staying Abroad the Insured suffers a bone Fracture the insurance company will pay the corresponding Benefit according to the table below. The Fracture Benefit is limited to one Fracture claim during the period of insurance. If the Insured is diagnosed with multiple Fractures from the same Accident, the maximum amount the Insurance Company will pay is 500 €.

If the insurance contract is concluded for one full year and the additional premium is paid fracture cover for 1 year can be valid worldwide, including home country.

Any bone Fracture (except finger, toe, nose)	500 €
Finger, toe, nose Fracture	200 €

No costs indicated in points 3.3 to 3.7 in section A of this Article shall be refunded without the prior consent of the Assistance Company.

4. ADDITIONAL COVERAGE:

The following covers are only applicable if you have purchased the CORIS MULTI-RISK travel insurance policy and paid the appropriate premium.

4.1 Scheduled transport cancellation or missed connection

If your Scheduled transport is cancelled or a Scheduled transport connection is missed due to poor weather conditions, a strike or mechanical breakdown, and the waiting period for the next Scheduled transport lasts more than six (6) hours, the costs incurred after such period of time shall be covered, namely: accommodation, transportation to nearby accommodation, restaurant meal, soft drinks and urgent phone calls upon the presentation of the original invoices from the time between the originally planned Scheduled transport departure and the actual Scheduled transport departure.

This Insurance Contract is not designed to cover costs which are met under the EC Regulation 261/2004 or equivalent if updated or amended. If the Insured Person's flight is delayed or cancelled the Insured Person must in the first instance approach the airline and clarify what costs the airline will pay under the Regulation.

4.2 Lost/stolen luggage

a) If the Insured's luggage is lost during the transport or it gets stolen while the Insured is Abroad, he/she shall be entitled to the benefit as compensation for the loss. For the payment of the benefit, the Insured shall provide an accurate description of the belongings together with the date of purchase and the value. The amount of benefit depends on the value of the luggage supported with invoices or based on the prices effective on the date of the insurance event occurrence.

Note: The benefit for portable mobile devices (telephones, tablets, etc.) shall be paid considering the amount that was actually paid for such portable mobile device by the Insured (also taking account of various special offers, post-paid subscription, etc.).

b) Luggage shall be any personal use items, which the Insured has brought Abroad, and which are under constant supervision, and which were:

- » misappropriated from the Insured (theft/robbery) but only if the event is reported to the police not later than within 24 hours and that the Insured has presented a police report about this to the Insurance Company;
- » lost during transportation, which was organised under the responsibility of a third party, however only upon the presentation of the transporter's note that the luggage has been lost and that the search has ended. Any reimbursement received from the transport carrier will be deducted from the claim amount.

4.3 Luggage/Scheduled transport delay

If the luggage/Scheduled transport of the Insured is more than four (4) hours late, the costs incurred shall be covered in the following cases:

a) in the case of Scheduled transport delay, the costs for restaurant meal and soft drinks incurred between the originally planned departure and the actual time shall be covered, provided original invoices are presented.

b) in the case of luggage delay, the costs incurred after 4 hours for the purchase of urgently needed clothes/footwear, medications and toiletries shall be covered, provided original invoices and airline's confirmation of delay are presented, however only if luggage delay occurs Abroad.

4.4 Loss/stolen personal documents

If official personal documents are lost or stolen (theft/robbery) from the Insured, and such documents are necessary for return trip (passport and/or personal identification card), the cost of making new official personal documents shall be covered. In the case personal documents are stolen, the Insured must report the event to the police.

4.5 Legal assistance

The Assistance Company will organise legal assistance to the Insured by providing names and addresses of attorneys and law firms for his/her legal defence if the Insured is prosecuted for criminal or civil responsibility under the law applicable at the Insured's destination, in relation with the damage caused by the Insured's negligence to third parties or for unintentional disobedience of laws or local

administrative regulations in a private life matter. The cost for an initial consultation with a lawyer is covered up to the limit stated in the insurance cover chart. Costs for the legal defence of the Insured are not covered.

4.6 Security advance payment

If the Insured is obliged to pay security to local authorities, the Assistance Company will provide security for the Insured, however to a maximum of the amount stated in the insurance cover chart at the end of these General Terms and Conditions. Prior to the security being transferred, the Insured will sign a commitment to return the amount. The Insured shall return this amount within 30 days after having received the invoice from the Assistance Company.

4.7 Urgent money transfer

If the Insured sends to the Assistance Company a request for financial aid for an event, which is covered under these Terms and Conditions, and if the Insured must pay unexpected costs related to such event, the Assistance Company will, on the Insured's request, transfer him/her the requested amount of money in the local currency, however not more than up to the amount stated in the policy for such cover. The amount must be paid to the Assistance Company in advance, while the cost of transfer will be covered by the Insurance Company. In the opposite case, the transfer will not be executed.

4.8 Accidental death

If, while staying Abroad, the Insured dies due to an Accident, the Insurance Company will pay the benefit to the Insured's heir/heirress. The insurance coverage for accidental death of the Insured shall not apply if the Insured is less than 14 years old when the insured event occurs, thereby excluding from insurance all obligations attaching to the Insurance Company in relation thereof.

4.9 Terrorism cover

If, while staying Abroad, the Insured is injured due to a Terrorist Attack the Insurance Company will pay for any Urgent Medical Care or Treatment required up to the sum insured included in the insurance cover chart. No cover is provided if the Insured is travelling to a specific country or an area where, prior to the trip commencing, an official government body has advised against travel. No cover is provided under this section in the following countries: Afghanistan, DR of Congo, Iraq, Iran, Israel (west bank and Gaza), Libya, Nigeria, Somalia, Sudan, Syria and Yemen.

5. ACCIDENT EXTENSION PACKAGE

The following covers are only applicable if you have purchased the CORIS travel insurance policy and have opted for the additional Accident Extension Package and paid the appropriate premium. These benefits are payable in addition to the main Travel benefits.

5.1 Accidental death

See Point 4.9. of the same Article.

5.2 Accidental Medical Expenses

The Insurance Company will pay medical expenses due to an accident while staying Abroad up to the maximum stated in the schedule. 50 € is a deductible which cannot be reimbursed to the Insured. Accident Medical expenses that occur later than 12 months after the accident cannot be reimbursed.

5.3 Fracture benefit

See Point 3.8. of the same Article.

5.4 Hospitalisation benefit

If the Insured is admitted to hospital as an in-patient for more than 48 hours as a result of an accident while staying abroad, we will pay to the amount stated in the schedule for each day of hospitalisation up to a maximum of 10 days.

5.5 Temporary Total Disablement

If the Insured suffers Temporary Total Disablement due to an accident, while staying abroad, for more than 30 days (deductible period), we will pay the amount stated in the schedule for any 30 days thereafter up to a maximum of 3 months. The disablement needs to be certified by a licensed medical professional in home country.

If the duration of the claim is shorter than a full month, we will pay a pro-rated benefit. Example:

Duration of TTD: 45 days

Deductible period: 30 days

Benefit due: 15 days = 50% of the amount stated in the schedule

If the maximum benefit is reached, no further payments can be made for consequences of this accident. To qualify for a new claim the Insured must be healthy and working for 30 days before being eligible to payment for any new accident and connected Temporary Total Disablement.

The insured person cannot receive more than 6 months of benefit payment during the contract period.

(A) The total amount of the costs per person including the medically justified costs that are stated in section A of this Article for all insured events that occur in the period of insurance, may not exceed the amount specified in the insurance cover chart at the end of these General Terms and Conditions. Irrespective of this, the insurance cover for all costs related to acute deterioration of chronic diseases, urgent dental services, mental health issues and costs indicated in point 4 of section A of this Article is only provided up to the amount that is specifically stated for such types of insurance cover in the insurance cover chart.

(B) The Insurance Company and the Assistance Company are not responsible for any activities of the service providers that are organised and paid as part of the insurance cover in accordance with these Terms and Conditions. The Insurance Company's or the Assistance Company's liability for any low-quality performance of works by individual providers is excluded.

(C) The Insured shall do everything in his/her power to prevent any loss, damage, injuries, bodily injuries or illnesses, and protect, keep and/or find his/her belongings and limit costs as best as he/she can.

Article 7. GENERAL EXCLUSIONS

(A) The obligations attaching to the Insurance Company shall be fully excluded if an event has occurred as a result of:

1. an earthquake;
2. the Insured's active serving in the armed forces;
3. the Insured's active engagement in war (whether declared or undeclared), invasion, act of a foreign enemy, hostility, civil war, rebellion, riot, revolution, public assembly, rally or insurrection;
4. the insured's suicide or attempted suicide;
5. events which are in any way connected with the insured's conscious self-inflicted injuries or disease, reckless behaviour, abuse of alcohol or drugs or other prohibited substances, or with self-exposure to unnecessary risk (except in case of trying to save a human life);
6. the insured driving motor vehicles without holding appropriate official permits;
7. the insured intentionally committing a criminal offence;
8. events related to any participation in the use, release or threats of using any kind of nuclear weapon, devices, chemical or biological substances, as well as claims for costs, which have in any way been incurred by or contributed by Acts of Terrorism (except as provided for under Article 6, point 4.11 of these General Terms and Conditions), war, rebellions or riots;
9. radioactive radiation, epidemic, pandemic.

(B) The insurance shall also not offer assistance or cover the costs for events occurred as a result of:

1. training or participation:
 - » in any motor competitions as well as when driving on racecourses and the relevant trainings and recreational activities;
 - » in sports aviation, parachuting, hang-gliding and gliding;
 - » in mountain climbing;
 - » in speleology (caving);
2. recreational participation:
 - » in mountaineering and trekking above 3,000 meters above sea level, unless specifically agreed in the insurance policy;
 - » in diving and underwater fishing, unless specifically agreed in the insurance policy;
 - » in kiting (kitesurfing, kiteboarding), unless specifically agreed in the insurance policy;
 - » in skiing and snowboarding outside of ski centres or heliskiing, unless specifically agreed in the insurance policy;
 - » in free climbing, unless specifically agreed in the insurance policy;
 - » in downhill cycling, unless specifically agreed in the insurance policy;
 - » in other sports competitions, unless specifically agreed in the insurance policy;
3. the participation in an extreme sport or an activity in direct

connection with a particularly dangerous activity, if it poses a risk that strongly exceeds an ordinary risk when being Abroad;

4. expeditions to the yet unreached or unexplored areas;
 5. telephone charges except emergency calls to the Assistance Company;
 6. loss or event which is not specified as covered by insurance in these General Terms and Conditions;
 7. a bodily injury, disease, death, loss, costs or any other necessity related with the HIV virus (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any other similar syndrome, regardless of its name, unless the Insured gets infected during a medical examination, test or treatment (however only if this is not connected with drug abuse or sexually transmitted diseases);
- (C)** The Insurance Company shall not cover costs in the following cases:
1. if the Insured does not follow other instructions for asserting his/her rights from health insurance in case of illness or accident;
 2. if on the Insurance Company's request, the Insured does not allow medical examination by a doctor nominated by the Insurance Company or its representatives;
 3. for the services offered by any service provider who is not a contractual partner of the Assistance Company or for whom the Assistance Company did not guarantee, and for the services rendered without authorization and/ or participation or approval of the Assistance Company;
 4. if they are a consequence of any kind of air transportation of the Insured, unless the Insured travelled as a passenger who paid the transportation fee;
 5. if they are a consequence of the fact that the Insured did not do everything in his/her power to prevent the loss, damage, injuries, bodily injuries or diseases related to him/herself or his/her property;
 6. which the Insured would have to pay even if the event in which the Assistance Company intervened did not occur.

(D) All obligations of the Insurance Company will be excluded if the Policyholder or the Insured provides false data about the duration of a journey Abroad, about the circumstances of an injury or the type of disease, non-disclosure of any material fact, as well as in the event of fraud or forgery.

(E) The Assistance Company cannot be demanded to ensure services to the Insured who it believes is in an area where there is risk of war, political or other circumstances, which might prevent such services or make it justifiably impossible to implement such services.

Article 8. SPECIAL EXCLUSIONS

(A) In addition to the general exclusions referred to in Article 7, the following special exclusions shall apply for the insurance covers, which refer to Urgent Medical Care or Treatment, urgent dental services, medications and medical supplies, and return to the Homeland; such special exclusions refer to the following treatments, items, conditions, activities or costs related to or arising from them:

1. claims related to consequences of excessive consumption of alcohol, drug abuse, etc. If such facts are established subsequently, the Insurance Company reserves the right to recourse for all the expenses that have already been paid by the Insurance Company based on such claims;
2. deterioration of Pre-existing Medical Conditions or recurring illnesses for which the Insured has already received treatment, or which have occurred and were not entirely treated before the commencement of insurance or before the departure Abroad;
3. repeated dislocations and sprains and the treatment of injuries which have occurred before the commencement of the health insurance or before the departure Abroad;
4. dental services, except urgent dental treatment, necessary for suppressing acute pain due to illness or fresh injury of teeth, including tooth extraction, up to the amount stated in the insurance cover chart at the end of these Terms and Conditions;
5. transportation for problems that can be treated at the scene of the loss event;
6. treatment offered by a person travelling with the Insured;
7. sexually transmitted diseases;
8. pregnancy, regular check-ups during pregnancy, typical nuisances in the time of pregnancy while giving birth after the 37th week of pregnancy except in cases of saving mother's or child's life;
9. controlling and the termination of pregnancy;

10. special hospital services – higher standard, such as a single room, TV, special accommodation, etc.;
11. surgeries or treatments that can be postponed without any consequences to the time of return to the Insured's country of permanent residence;
12. claims that occur after the end of the stay Abroad;
13. costs of optical accessories, except if occurred as a result of medical emergency;
14. treatment performed by a doctor without an officially recognized license;
15. costs resulting from treatment which is not evidenced with a medical report;
16. the cost of transportation, provided that the attending doctor believes the Insured to be in a medical condition that enables him/her to return to the country of his/her permanent residence as originally planned.
17. accidents at work provided that this is not separately agreed in the policy;
18. mental or behavioural disorders, except as stated in Sec 6. Point 2.4;
19. events that took place while departing Abroad despite being advised not to travel Abroad by the doctor;
20. events that occurred while staying Abroad where the Insured went in order to get medical treatment or nursing care.
21. events connected with any cosmetic surgery intended for corrections of the appearance, except if a surgery is urgent due to an acute illness or deformation, which is covered under this insurance.
22. Any Bone Fracture resulting from any event referred to in Article 7, paragraphs A. and B.
(B) In addition to the general exclusions referred to in Article 7, the following special exclusions shall apply for the types of insurance cover, which refer to Scheduled transport cancellation or missed connection, lost or stolen luggage, luggage or Scheduled transport delay, and loss of personal identification documents; such special exclusions refer to the following items, conditions, activities or costs related to or arising from them:
 1. claims referring to additional equipment for vehicles or boats;
 2. items left unsupervised at public place and such items were left, misplaced, lost, forgotten or dropped by the Insured;
 3. loss or theft that is not reported to the police, airline company, line company or their agents within 24 hours after it was found, and a written report obtained;
 4. confiscation or detention at the customs office or by other authorities;
 5. theft of items from unsupervised vehicles, except if such items are in a locked car boot and the vehicle is parked at a protected parking area or garage;
 6. stolen items from a motor vehicle as a result of such motor vehicle being stolen;
 7. claims arising due to loss or theft from the place of accommodation, unless there is evidence of a forced entry and such evidence is supported by a police report;
 8. mobile phone, camera, MP3 player and portable computer, unless they were dispossessed by force by a third party;
 9. cash, valuables and jewellery, unless they were kept in a hotel safety deposit box or in a locked room safety deposit box;
 10. loss or damage to contact lenses;
 11. theft of goods borrowed, rented or leased by the Insured;
 12. cyber-attack, currency devaluation or financial deficit due to mistakes or abandonments during a bank transaction;
 13. costs of accepting late luggage;
 14. costs of luggage delay during the return to the country of permanent or temporary residence;
 15. payment for the first four (4) hours of luggage delay or Scheduled transport delay;
 16. payment for the first six (6) hours of Scheduled transport

cancellation;

17. Scheduled transport cancellation or missed connection or Scheduled transport delay as a result of a natural catastrophe (volcanic eruption, volcanic ash carried by the wind, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire);
18. delay as a consequence of the fact that the Insured did not arrive at the place of departure in time considering the circumstances known to the Insured at that time;
19. delay as a consequence of the fact that the Insured failed to present suitable required documents;
20. delay as a consequence of the temporary suspension or cancellation of service by any authority.

(C) In addition to the general exclusions referred to in Article 7, the following special exclusions shall apply for the 1 year worldwide Fracture benefit, no benefit shall be paid for costs arising from:

1. Osteoporosis
2. Boxing and martial arts
3. Extreme sports
4. Moto sports
5. Off path mountain biking and downhill
6. Rock climbing or abseiling
7. Horse riding
8. Playing sport as a professional
9. Taking part in any kind of competition.

(D) In addition to the general exclusions referred to in Article 7 and special exclusions in Article 8, the following exclusions shall apply for Accident extension package:

1. Claim resulting from sickness, infection of any kind,
2. Claims resulting from non-accident related circumstances, e.g. pregnancy
3. Claims resulting from or originating in mental disorder or stress even if result of an insured accident.

Article 9. RISK CIRCUMSTANCES

(A) Prior to concluding as well as throughout the duration of the insurance contract, the Policyholder shall be obliged to report to the Insurance Company any circumstances which are important to assess the risk and which he/she was aware of or could not prevent being unaware of. The circumstances important to assess the risk are in particular the circumstances known to the Policyholder and based on which the premium has been determined and accounted for, as well as those, which are stated in the insurance contract. The Policyholder and the Insurance Company may determine such circumstances together.

(B) The Policyholder shall enable the Insurance Company an overview and assessment of risk.

Article 10. OBLIGATIONS ATTACHING TO THE INSURED AFTER THE INSURED EVENT

(A) After the occurrence of an insured event, the Insured shall immediately do everything in his/her power to any prevent further loss by following the instructions of the Assistance Company and trying to limit the costs to the best of his/her knowledge.

(B) The Insured shall inform the Insurance Company or the Assistance Company about all accidents, procedures or any other events that could result in the occurrence of an insured event within three days after the day when he/she has become aware of it. Failure to comply with the obligations mentioned in article 10 may result in a delay in the payment of the claim/compensation and the insured's liability for any damages incurred by the insurance company. Claims should be notified to:

Assistance CORIS d.o.o.

Ulica bratov Babnik 10, 1000 Ljubljana, Slovenia
Telephone (24hr): +386 1 519 2020
Facsimile: +386 1 5191698
Email: coris@coris.si

(C) The Insured must present to the Insurance Company all the data and other evidence he/she disposes with and which are urgent to establish the cause, volume and the amount of damage, the arrangement of

assistance and any other documents serving as evidence, on request of the Insurance Company. In any case, the Insured shall observe the instructions received from the Insurance Company or its representatives. The Insured shall keep and submit all the original invoices, certificates, official medical records justifying the urgent nature of treatment, tickets, contracts, toll charges, toll tunnel charges, credit card payment receipts and any additional documents on request of the Insurance Company.

(D) The Insured shall submit all the certificates, information, consents, official translations and evidence required by the Assistance Company at his/ her cost. The Insured shall complete and send the benefit payment form to the Assistance Company within 30 days after the cost was incurred. The deadline can be extended based on previous consent of the Assistance Company if the accompanying documentation is not available in due time. All the submitted documents related to the occurrence of the insured event must be originals.

(E) The Insured's failure to fulfil his/her liabilities referred to in this Article within the agreed period of time may result in the Insurance Company's refusal to pay the benefit, if such failure makes the Insurance Company unable to establish the occurrence of the insured event.

(F) If the Insured fails to report the occurrence of the insured event at his/her fault in the time and the way as determined herein, he/she shall reimburse the Insurance Company for any loss it might have suffered in respect thereof.

(G) If the Insured did not use the medical assistance and paid the Urgent Medical Care or Treatment himself/herself, the Insurance Company shall reimburse him/her for the costs in accordance with Article 6 herein, upon presenting the required documentation.

Article 11. OBLIGATIONS ATTACHING TO THE INSURANCE COMPANY AFTER THE INSURED EVENT

(A) In case the insured event occurs, the Insurance Company shall pay the benefit within fourteen days starting from the date when it has received the entire documentation based on which it is able to establish the basis and the amount of the claim. If the sum of its liability is not established within this period, the Insurance Company shall pay, on the Insured's or Beneficiary's request, the incontestable part of its liability in form of advance payment.

(B) Upon each insured event, the Insurance Company shall pay the established loss in full at the official rates of exchange of the European Central Bank (ECB) on the benefit payment date, however not exceeding the amount stated in the insurance cover chart at the end of these Terms and Conditions.

(C) The previous provision of this Article shall not apply if the Insured presents a document proving the actual amount of loss in € on the insurance event occurrence date.

(D) Notwithstanding paragraph 11 (A), if civil or criminal proceedings are in course regarding an insured event, the Insurance Company shall be entitled to object the maturities of its charges until such proceedings are resolved. In cases when the Insurance Company covers claims of several Insured persons with a single insurance sum and such sum is enough to cover the claims, the Insurance Company shall pay pro rata amounts of benefit to the Insured persons, so that the sum of the paid amounts does not exceed the sum insured.

Article 12. RIGHTS ATTACHING TO THE INSURANCE COMPANY

(A) In the event of an accident caused by a third party, the Insurance Company shall have the right to collect from such third party the costs that the Insurance Company already paid to the Insured.

(B) The Insurance Company reserves the right to the refund of all the costs incurred in the event it is subsequently established that the insured event has resulted from events stated in Article 7 or 8 herein.

Article 13. PREMIUM PAYMENT AND CONSEQUENCES OF DEFAULT

(A) The Policyholder shall pay the premium or the first instalment for the first policy year upon the conclusion of the insurance contract. Payment upon the conclusion of the contract shall also include payment executed by the maturity date such as specified in the claim document. In such case, the insurance cover shall take effect on the date and hour determined as insurance inception. If the premium (or the first instalment) are not fully paid by the maturity date specified in the claim document, the insurance cover shall take effect the day following the date when full payment is made. In case of long-term insurance contracts, the Policyholder shall pay the premiums for the subsequent policy years (or the first instalment in the next policy year) on the first day of every subsequent policy year. If not agreed otherwise, the dynamics of payment for the subsequent policy years shall be the same as in the first policy year.

(B) If it is agreed for the premium to be paid in instalments or retroactively, regular interest may be charged on the amount of premium for which the deferment of payment has been agreed. If an instalment is not paid by the maturity date, the Insurance Company shall have the right to charge legal default interest and to demand immediate payment of all non-past due instalments.

(C) If the premium is paid at a post office or bank, the date of payment shall be the day when the payment order was submitted at a post office or bank. If the reference is not clearly stated on the payment order, thus making it impossible to see which premium or which instalment of premium and which type of insurance contract is being paid for, it shall be considered that the default premium or the instalment of premium, which is the oldest by the maturity date, is being paid for, regardless of the type of insurance contract, which has been concluded with the Insurance Company.

(D) If a premium discount was agreed according to the agreed time of insurance, and the insurance terminated before the end of this time, the Insurance Company may collect the difference up to the premium which should be paid by the Policyholder were the contract concluded only for the period of time, which it actually lasted for.

(E) In case the insurance contract ends because of a default premium, the Policyholder shall pay the premium for the time until the contract termination date of the contract or the total premium for the current policy year, if the insured event for which the Insurance Company must pay the benefit has occurred by the termination date of the contract validity. The Policyholder shall also return the discount on the premium, which was awarded to him/her for the agreed duration of insurance, as determined in the previous paragraph.

(F) The Insurance Company has the right to deduct from the benefit all past due and default premiums of the current policy year as well as other default liabilities the Policyholder has to the Insurance Company from previous years.

(G) The liability of the Insurance Company to pay the benefit shall terminate if the Policyholder has not paid, by the maturity date, the premium which fell due after the conclusion of the contract, and if no interested party has done this after thirty days from the date when the Policyholder was served the registered letter of the Insurance Company with the notice on the premium maturity, whereby this period cannot end before the end of thirty days from the maturity of the premium.

(H) After the end of the deadline referred to in the seventh paragraph of this Article, the Insurance Company may rescind the insurance contract without notice period, if the Policyholder is in default with the payment of the premium which must be paid after the conclusion of the contract or the second and subsequent premiums; the rescission of the contract shall take effect at the end of the deadline referred to in the seventh paragraph of this Article and with the end of the insurance cover, provided that the Policyholder was informed about this in the registered letter with the notice on the maturity of the premium and on the end of the insurance cover.

(I) If, in cases when the Insurance Company has not rescinded the insurance contract, the Policyholder pays the premium after the end of the deadline referred to in the seventh paragraph of this Article within one year after the maturity of the premium, the Insurance Company shall be obliged, in case the insured event occurs, to pay the benefit from 24:00 hrs after the premium and default interest have been paid. If the Policyholder does not pay the premium within this period of time, the insurance contract will end with the end of the policy year.

(J) Legally determined duties (charges, taxes, etc.) are charged on the premium. If charges change during the term of the insurance or if new

charges, tax rates or taxes are imposed during the term of the insurance, such changes will affect the amount of the premium.

Article 14. INSURANCE CONTRACT CANCELLATION AND PREMIUM RETURN

(A) The Policyholder may cancel the insurance contract only as a result of illness, injury or death of the insured person or an immediate family member, as long as this occurs before the insurance commencement date. The insurance contract cannot be cancelled after the start of the insurance cover.

(B) In the event of the insurance contract cancellation, the Insurance Company reserves up to 15% of the premium for its administration costs and shall return 85% of the paid premium. If the insurance duration is not specified in the contract or if it is specified with the possibility of extending the contract for the same period of time, each party may rescind the contract on the premium maturity date, provided that he/she has informed the other party about this a minimum of three (3) months before the maturity of the premium.

(C) If the insurance is taken out for more than three (3) years, each party may after the end of such period rescind the contract with a six-month notice period, provided that he/she has informed the other party about this in writing.

(D) In the event of a distance insurance contract (concluded online, via telephone, etc.), which has been concluded for a period longer than 30 days, the Policyholder may cancel the contract, however not later than 15 days after the conclusion of the contract. In this case, the Insurance Company will return the total amount of the paid premium. The cancellation must be made in writing and submitted to representative of the Insurance Company by the end of the deadline, whereby it shall be considered that the cancellation has been filed in time if it was sent by registered mail by the end of the deadline. Under this paragraph, the Policyholder shall not have the right to cancel the contract in case of insurance contracts valid less than one month.

(E) To notify a cancellation you should write to:

Assistance CORIS d.o.o.
Ulica Bratov Babnik 10
1000 Ljubljana, Slovenia
Email: coris@coris.si

Article 15. COMPLAINT

The Insurer and its representative strive for the satisfaction of the Insured and for the correct treatment of the Insurance cases. For cases where a disagreement arises in connection with an insurance contract, the Insured is guaranteed the possibility of appealing in an extra-judicial procedure.

The complaint may be submitted orally to phone number + 386 1 5192020, in writing to Assistance CORIS d.o.o., Ul. bratov Babnik 10, 1000 Ljubljana, Slovenia or by e-mail to coris@coris.si.

Complaints are handled by the competent service in accordance with the Rules governing the internal complaints procedure. The insured person receives a written response in the shortest possible time, but no later than within 30 calendar days from the date when the Assistance Company received the complaint.

In case of disagreement with the decision of the Complaints Commission, the Insured can continue the procedure for the out-of-court settlement of the dispute at the mediation centre of the Slovenian Insurance Association, Železna cesta 14, 1000 Ljubljana, telephone: 01 300 93 81, e-mail: irps@zav-zdruzenje.si

Article 16. CHANGES TO INSURANCE CONTRACT

(A) Should the Insurance Company change the insurance Terms and Conditions or the premium rating system, it must inform the Policyholder about the change in writing or in another appropriate way at least 60 days prior to the end of the current policy year.

(B) The Policyholder has the right to cancel the insurance contract within 60 days after having received the notice. The contract shall be terminated when the current policy year ends.

(C) Should the Policyholder not cancel the insurance contract, the Zurich Insurance PLC, Belgium Branch Corporate Village – Building Caprese, 5th Floor Da Vincilaan 5, 1930 ZAVENTEM, Belgium. Insurance company registered under no 2079

contract will be changed in compliance with the new terms and conditions of insurance or the premium rating system as of the beginning of the following year.

(D) The Insurance Company reserves the right to correct any calculation or other mistakes made by the agent; the Policyholder must be informed in writing about any such correction. The Policyholder shall have the right to rescind the insurance contract within 15 days from the receipt of notice, provided that he/she does not agree with the corrections (changes to the insurance contract by the Insurance Company), whereby the rescission has a prospective effect. If the Policyholder does not rescind the insurance contract within this period of time, it shall be considered that he/she agrees with these corrections/changes, therefore the insurance contract shall apply from the end of this period onwards with the corrections (changes to the insurance contract by the Insurance Company).

Article 17. METHOD OF NOTIFICATION

(A) Agreements as regards the content of the Insurance contract shall be valid only if concluded in writing.

(B) Any notices and statements that must be provided under the provisions of the insurance contract must be made in writing.

(C) A notice or statement shall be deemed to be timely if it is sent by registered mail prior to the end of the deadline.

(D) A statement which must be made to the other party shall become effective only when the other party has received it.

Article 18. CHANGE OF ADDRESS AND SERVICE

(A) The Policyholder must inform the Insurance Company about a change of his/her address of residence or the seat or his/her name or company name within 15 days from the day of change.

(B) Should the Policyholder change his/her address of residence or his/her name or company name and should he/she fail to communicate it in writing to the Insurance Company, it shall be enough that the Insurance Company sends the notice, which it must communicate to the Policyholder, to the address of the Policyholder's last known address or seat, or to address it to the name or company name last known to it.

(C) If the attempt of servicing a registered notice to the Policyholder was unsuccessful (due to having moved, refusing to accept the notice, etc.), the Insurance Company shall consider the returned mail as being served and it will keep it at the seat of the Insurance Company. The Policyholder agrees that such notice is considered as having been received on the date of the first attempt of serving it and that it is considered that the Policyholder is familiar with the content of the notice.

(D) The assumption of successful servicing from the previous paragraph hereof has legally valid effects on the basis of the contractual agreement with the Policyholder.

Article 19. PRIVACY AND DATA PROTECTION NOTICE

DATA PROTECTION

Zurich Insurance and Assistance CORIS d.o.o (both Data Controllers) are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation ("Legislation").

Contacts:

Zurich Insurance PLC, Belgium Branch Corporate Village – Building Caprese, 5th Floor Da Vincilaan 5, 1930 ZAVENTEM, Belgium

Assistance CORIS d.o.o.
Ulica bratov Babnik 10, 1000 Ljubljana, Slovenia

HOW WE USE YOUR INFORMATION

We may use the personal data we hold about you in the following ways:

- For the purposes of providing insurance, handling claims and any other related purposes. This may include underwriting decisions made via **automated** means – this is for the performance of the insurance contract between you and us.

- For offering renewal, research or statistical purposes – this is for our legitimate interests: for us to analyse historic activity, to improve our rating algorithms and to help predict future business impact. To further our commercial interests, to enhance our product offering and to develop new systems and processes.
- To provide you with information, products or services that you request from us or which we feel may interest you - where you have consented to be contacted for such purposes.
- To notify you about changes to our service – this is for our legal and regulatory obligations.
- To safeguard against fraud and financial crime and to meet general legal or regulatory obligations - this is for our legal and regulatory obligations.

Sensitive (Special) Personal Data (such as information relating to health), may be required by us for the specific purposes of underwriting and fraud detection, or as part of the claims handling process. The provision of such data is conditional for us to be able to provide insurance or manage a claim and, whilst you can withdraw your consent for us to process such data, this may result in us not being able to continue cover, or to process any claims. Where such data is provided to us, it will only be used for the purposes set out above and will be treated securely and in line with this notice.

SANCTION POLICY

As part of the acceptance process for this insurance we are obliged by law to perform a sanction check, this insurance is accepted in principle at the point of sale. For such purposes data will be sent to Zurich Insurance. We will perform the sanction check within 7 business days and if after 7 days you did not hear from us this insurance contract is final. We reserve the right to suspend or cancel this policy in case of a sanction hit.

Notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

DISCLOSURE OF YOUR PERSONAL DATA

We may disclose your personal data to third parties involved in providing products or services to us, or to service providers who perform services on our behalf. These include:

- a) Our group companies,
- b) Affinity partners;
- c) Brokers, agents, third party administrators, reinsurers;
- d) Other insurance intermediaries;
- e) Credit agencies;
- f) Medical service providers;
- g) Fraud detection agencies;
- h) Loss adjusters;
- i) External law firms;
- j) External auditors;
- k) Regulatory authorities; and
- l) As may be required by law.

We may also disclose your personal information:

- a) In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- b) If any Zurich Insurance company or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- c) To protect the rights, property, or safety of Zurich Insurance, our customers, or others.

For more details please visit: <https://www.benelux.zurich.com/nl-services/privacy>.

INTERNATIONAL TRANSFERS OF DATA

We may transfer your personal data to destinations outside the European Economic Area ("EEA"). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely, and in accordance with this

Zurich Insurance PLC, Belgium Branch Corporate Village – Building Caprese, 5th Floor Da Vincilaan 5, 1930 ZAVENTEM, Belgium. Insurance company registered under no 2079

privacy notice and the Legislation. We only transfer data to countries deemed as having adequate protection by the European Commission or, where there is no adequacy decision, we use the European Commission approved 'Standard Contractual Clauses' with such parties to protect the data. A copy of the 'Standard Contractual Clauses' can be obtained by writing to: **The Data Protection Officer, Belgium Branch nathalie.parmentier@zurich.com, Da Vincilaan 5, 1930 Zaventem.**

YOUR RIGHTS

You have the right to:

- a) Ask us not to process your data for marketing purposes.
- b) See a copy of the personal information we hold about you.
- c) Ask us to delete any of your personal data (subject to certain exemptions).
- d) Have any inaccurate or misleading data corrected or deleted.
- e) Ask us to provide a copy of your data to any controller.
- f) Lodge a complaint with the local data protection authority.

For access to your personal data please write to: **The Data Protection Officer, Belgium Branch nathalie.parmentier@zurich.com, Da Vincilaan 5, 1930 Zaventem.**

MARKETING

Where you have provided consent, we may share personal data that you provide to us within the Zurich Insurance Group of Companies and with other companies that we establish commercial links with. They and we may contact you (by mail, e-mail, telephone, text, or other agreed means) in order to tell you about products, services or offers that we believe will be of interest to you, or to provide you with commercial updates.

RETENTION

Your data will not be retained for longer than is necessary and will be managed in accordance with our data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiry of the insurance contract, or our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

Article 20. SETTLEMENT OF DISPUTES

It is agreed that this Insurance will be governed exclusively by the law and practice of Slovenia, and any disputes arising under, out of or in connection with this Insurance will be exclusively subject to the jurisdiction of any competent court in Slovenia.

The Insurance Company hereby agrees that all summonses, notices or processes requiring to be served upon it for the purpose of instituting any legal proceedings against them in connection with this Insurance will be properly served if addressed to it and delivered to its care of:

Assistance CORIS d.o.o.

Ulica bratov Babnik 10, 1000 Ljubljana, Slovenia
Email: coris@coris.si

who in this instance, has authority to accept service on its behalf.

The Insurance Company by giving the above authority does not renounce its right to any special delays or periods of time to which it may be entitled for the service of any such summonses, notices or processes by reason of its residence or domicile in Belgium.

INSURANCE COVER CHART FOR CORIS TRAVEL INSURANCE

		A	B	C	
Total for all insurance covers, a maximum up to the sum insured per Insured:		25.000 €	50.000 €	100.000 €	Relevant section of Terms & Conditions
TRAVEL HEALTH	Medical treatment and doctor's visit	✓	✓	✓	Sec. 6, point 2.1
	Urgent Medical Treatment	✓	✓	✓	Sec. 6, point 2.2
	Acute deterioration of chronic illnesses	1.000 €	2.000 €	3.000 €	Sec. 6, point 2.3
	Mental Health	500 €	1.000 €	1.500 €	Sec. 6, point 2.4
	Medications and medical supplies	✓	✓	✓	Sec. 6, point 2.5
	Urgent dental services	100 €	200 €	300 €	Sec. 6, point 2.6
	Transportation to the nearest hospital or clinic and back	✓	✓	✓	Sec. 6, point 3.1
	Transportation to Homeland	✓	✓	✓	Sec. 6, point 3.2
	Transportation and accommodation for the person accompanying the Insured	✓	✓	✓	Sec. 6, point 3.3
	Accompanying a minor and transportation of a minor	✓	✓	✓	Sec. 6, point 3.4
	Transportation of a Family Member	Ticket	Ticket	Ticket	Sec. 6, point 3.5
	Transportation of the Insured's mortal remains to Homeland	✓	✓	✓	Sec. 6, point 3.6
	Return in case of a Severe Health Condition or death of a Family Member	Ticket	Ticket	Ticket	Sec. 6, point 3.7
	Scheduled transport cancellation or missed connection	100 €	150 €	250 €	Sec. 6, point 4.1
	Lost/stolen luggage	150 €	250 €	400 €	Sec. 6, point 4.2
	Luggage/scheduled transport delay	50 €	75 €	100 €	Sec. 6, point 4.3
	Lost/stolen personal documents	50 €	75 €	100 €	Sec. 6, point 4.4
	Legal assistance	100 €	150 €	250 €	Sec. 6, point 4.5
	Security advance payment	2.500 €	5.000 €	10.000 €	Sec. 6, point 4.6
	MULTI-RISK	Sole proprietor's liability insurance <i>For winter sports, liability insurance is limited to:</i>	25.000 € 2.500 €	50.000 € 5.000 €	100.000 € 10.000 €
Urgent money transfer		2.000 €	3.000 €	4.000 €	Sec. 6, point 4.7
	Accidental death	10.000 €	20.000 €	30.000 €	Sec. 6, point 4.9
	Terrorism cover	✓	✓	✓	Sec. 6, point 4.10

ADDITIONAL COVERAGE FOR BONE FRACTURE (if an additional premium is paid)

Any bone Fracture (except finger, toe, nose)	500 €	Sec. 6, point 3.8.
Finger, toe, nose Fracture	200 €	Sec. 6, point 3.8.

ACCIDENT EXTENSION PACKAGE BENEFITS (if additional premium is paid)

COVERAGE	LIMIT	DEDUCTIBLE	SECTION OF T&C
Accidental death	5.000 €	/	Sec.6, point 5.1.
Medical expenses	3.000 €	50 €	Sec.6, point 5.2.
Broken bone	500€/200€	/	Sec.6, point 5.3.
Hospitalization	50€/day	2 days	Sec.6, point 5.4.
TTD	500€/month	30 days	Sec.6, point 5.5.

Age limit	75 years
Age limit (additional premium required)	85 years
Age limit (additional premium required)	Over 85 years
Geographic coverage	Worldwide



APPENDIX A

Sole proprietor's liability insurance

- a)** The insurance covers the loss for civil and legal compensation claims (including lawyer's fees and other expenses), which third persons enforce against the Insured for a sudden and unexpected loss event (accident), which occurs in the time when the Insured is Abroad and results in:
- » bodily injury or disease of any person who is not employed by the Insured or is not any of the Insured's close relatives or household members. Under these Terms and Conditions, relatives are the Insured's partner, Insured's lineal relatives or collateral relatives up to the fourth cousins, persons related by marriage, step mother and step father, foster parents and spouse's parents;
 - » the damage or loss on property, which is not owned or managed or supervised by the Insured, his/her relative or employee or any of the Insured's household members.
- b)** For civil liability claims in relation to winter sports accidents the cover is limited to the specific amounts in the insurance cover chart at the end of these General Terms and Conditions. For the purposes of this section winter sports shall be skiing, snowboarding, airboarding, dry skiing, glacier skiing/walking, dog sledding (organised, uncompetitive, with a local guide), ice karting (as instructed by the organizer), ice surfing, scooter sledding, ski-blading, ski boarding, cross-country skiing, off-piste skiing (with a guide), sledding as a passenger in sled pulled by a horse or deer, snow blading, snowshoeing, riding in snow with tires, winter walking (only with the use of crampons and ice axes).
- c)** The Insured must inform, in the shortest possible time, the Assistance Company about any event which might give rise to a compensation claim.
- d)** The Insured shall provide all letters, calls or other documents to the Assistance Company immediately after having received them.
- e)** The Insured must not admit responsibility or pay, offer payment or promise payment, or negotiate on any claim without the written consent of the Assistance Company.
- f)** The Assistance Company may, if it wants, take over the defence of the Insured in the matter of any compensation claim or other proceedings initiated by a third party. The Assistance Company is entitled to run any negotiations or settlement proceedings of any such claim by a third party, and the Insured shall provide to the Assistance Company all necessary data and help it might need to defend the Insured in the case of a compensation claim.
- g)** In case of the Insured's death, the Insured's protection under this policy shall be transferred to the Insured's legal representative/ representatives, if they act in accordance with the provisions of these Terms and Conditions.
- h)** The Insured has the right to choose a lawyer, or other suitably qualified person, to represent their interests in judicial or administrative proceedings.

Exclusions for sole proprietor's liability insurance

In addition to the general exclusions referred to in Article 7, the following special exclusions shall apply for the insurance covers, which refer to legal representation and liability insurance of the sole proprietor; such special exclusions are connected with the following activities and costs, which are related to or arise from them:

- 1.** the liability assumed by the Insured under the contract, except if such liability would occur even if there was no contract;
- 2.** the liability arising from the Insured's gainful activity (business, commercial, occupational or employment, or liability for the delivery of goods or services);
- 3.** the possession, ownership or use of vehicles, aircraft or watercraft and vessels (except surfboards for water surfing, hand powered boats propelled by oars, rafts and canoes);
- 4.** the transmission of any infectious disease or virus;
- 5.** events connected with playing golf;
- 6.** events or accidents related to certain hazardous winter sports, meaning: freestyle skiing, downhill racing, ice skating, downhill sledding.